



CONSOLIDATED PLAN

FISCAL YEAR 2000-2004

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EXECUTIVE SUMMARY

CITIZEN SUMMARY

San Antonio is the primary urban center for south central Texas and northern Mexico. San Antonio's primary industries and employers include the federal government, military installations, medical facilities, tourism and associated businesses, limited manufacturing, trade distribution and electronics. During the 1990 decade, San Antonio experienced a 13% population increase, growing from 935,927 in 1990, to 1,192,300 residents in 1999. Approximately 19% of the population gain resulted from annexations resulting in a total land mass increase to 417 square miles from 338 square miles.

Action Plan

The City of San Antonio's Annual Consolidated Action Plan/Budget presents a comprehensive approach to encourage the planning and development of housing and community and economic development projects. In Fiscal Year 2000-2001, the City, through the Department of Housing and Community Development, will administer four separate HUD formula programs totaling \$28,754,000: \$20,143,000 in CDBG (26th Year), \$7,076,000 in HOME (9th Year), \$712,000 in ESG, and \$823,000 in HOPWA Program funds. The City has also received a \$4 million Lead-Based Paint Hazard Control Grant.

Citizen Participation

As the lead agency in the development and implementation of the Consolidated Plan, the Department of Housing and Community Development is responsible for ensuring the City of San Antonio's Citizen Participation Plan is implemented. The City's Citizen Participation requires a minimum of 12 neighborhood meetings annually, encouraging citizens to attend and comment on current housing and community development efforts and to indicate priority needs remaining to be addressed.

These Citizen Participation meetings are required to be held throughout the city, with particular emphasis on locations serving lower income and minority residents. In addition to the neighborhood meetings, a City-wide public hearing is required to be held during the plan development process to further encourage citizen participation and comment.

COMMUNITY PROFILE

San Antonio is multi-cultural, multi-ethnic community, where 53% of its population is Hispanic, 38% is Caucasian, 7% is African American and another 2% is characterized as Other. In 1990, approximately 44% of all city households had incomes below 80% of the City's median income. As reported in the 1990 Census data, of the 15 largest cities in the nation, San Antonio's poverty rate of 22.6% was exceeded only by the City of Detroit's 34.4%.

HOUSING AND COMMUNITY DEVELOPMENT NEEDS

Conditions

The San Antonio jobless rate is consistently running less than 3% (Express News 1/9/00). In 1999, the City experienced the creation of 21,700 new jobs (TWC Jan. 2000), which represents a 2.5% gain in job growth. Job growth in the year 2000 is predicted to be about 2% or 14,000 net new jobs. In spite of San Antonio's progressive economic growth, development, construction and rehabilitation costs at market rate exceed the financial capacity of a large proportion of the City's households.

Federal programs are the only significant financial resource for affordable housing production and housing assistance activities. There are few State or local resources allocated for development of affordable housing in San Antonio.

Housing Need

The Consolidated Plan documents a full continuum of housing needs from rental to homeownership. The needs vary by neighborhood and income groups. The greatest need appears to be single and multi-

family housing, housing for the elderly, persons with disabilities, and persons with HIV/AIDS. There is also a great need among renters for affordable and standard housing.

In 1990, approximately 69,429 units (19% of the housing stock) in San Antonio were determined to be in substandard condition. Of these substandard units, 50,320 units (72%) evidenced conditions that could be successfully addressed through rehabilitation; 17,680 units (28%), however, had deteriorated to a degree making rehabilitation infeasible.

In 1990, a total of 167,712 lower-income households resided in inadequate housing units in terms of cost, size, or inhabitable conditions. In some cases, homeownership by low-income families has resulted in deferred maintenance. Incomes are not high enough to meet basic needs and make needed repairs to housing. Rental vacancy rates had dropped to an average of 4%, combined with a two-year monthly rental payment increase of approximately 26%. These conditions resulted in a severe shortage of decent rental opportunities affordable to lower- and moderate-income households.)

According to the Fair Market Rents and Worse Housing Cases established by the U.S. Department of Housing and Urban Development, many lower-income renters are expending the same amount or more per month on rent as would be needed to support a mortgage payment (including principal, interest, taxes, and insurance). However, these potential first-time homeowners are unable to meet down payment and closing costs requirements to purchase their first homes. Other groups requiring additional affordable housing opportunities include the elderly, frail elderly, and persons with physical, mental and developmental disabilities.

Additionally, there is an evidenced need for continued care housing with varying degrees of supportive services for approximately 1,800 to 2,000 persons with HIV/AIDS, and their families.

Housing Market Conditions

As demonstrated in the information gathered through the extensive assessment process, the existing housing stock does not accommodate the low- income population. There is great need for new

construction and rehabilitation of single family and multi-family units. New construction would provide low-income families a home and an opportunity to work and prosper.

Affordable Housing Need

The provision of affordable, safe and decent housing opportunities for low and moderate-income residents, including preserving the existing housing stock, continues to be a local priority for the City of San Antonio. Since 1974, the funding resources provided through the Community Development Block Grant (CDBG), and other U.S. Department of Housing and Urban Development (HUD) grants have been expanded to support locally designed owner-occupied housing rehabilitation, targeted neighborhood revitalization and housing redevelopment, and homeownership programs.

In the document “Waiting in Vain: An update On America’s Housing Crisis”, HUD has stated that the strong economy that has improved the lives of many Americans has hurt some of the poorest families by worsening the crisis-level shortage of affordable housing. The report shows that the time families spend on waiting lists for public and assisted housing has increased dramatically; market rents are rising faster than the incomes of poor people; and, the number of affordable housing units is falling. “As an unintended consequence of this amazingly strong economy, there is less affordable housing stock, and the prices are beyond the reach of those at the bottom of the income spectrum,” said Andrew Cuomo. This holds true for the City of San Antonio as well.

Homeless Need

During the past decade in San Antonio the number of homeless persons have grown and their composition has changed, just as it has elsewhere in the United States. A U.S. Conference of Mayors report states that the total number of homeless persons in the City of San Antonio is 18,137 of that number, 8,524 (47%) are homeless family members. There are currently 1,060 individuals or families in need of transitional housing, although there are only 914 units available. The length of time people remain homeless increased from 9 months to 5 months in 1999, due to greater emphasis being placed on job placement and skills enhancement, which has curtailed the homeless figure.

Additional outreach programs are needed to identify the homeless and the near homeless. Adequate assessment is necessary to ensure homeless families and individuals receive appropriate services. Expanded emergency shelter services for individuals, families and persons with special needs are a high priority need.

Public Housing Strategy

The Housing Authority of the City of San Antonio's mission for serving the needs of the extremely-low, very-low and low-income is the same as that of the City of San Antonio as well as that of HUD; to promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination. The San Antonio Housing Authority (SAHA) is committed to building and maintaining affordable housing for residents of the community. They seek to create safe neighborhoods by partnering with individuals and organizations to provide housing, education, and employment opportunities for families of modest means to become self-sufficient and improve their quality of life. There are approximately 32,265 people on the Section 8 and public housing waiting list.

Barriers to Affordable Housing

San Antonio is currently under no court orders that directly impact the provision of affordable housing nor has HUD issued any sanctions affecting the City's ability to provide such housing. The City continues to review and update its development standards to mitigate potential barriers to affordable housing.

Fair Housing

The City of San Antonio certifies under 24 CFR 570.303(d) that it will affirmatively further fair housing and will administer its Federal grants in compliance with Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973 and the Fair Housing Act as amended. The City further certified under 24 CFR 570.904 to take actions to promote fair housing choice.

Most of the City's housing programs are based on the income level of the individual who is applying. The non-housing programs are based on the eligibility of the projects and the service area. The census block groups where projects can be completed are low-income and primarily minority.

Lead-Based Paint

Because of the suspected level of lead-based paint hazards in residential structures located throughout San Antonio, the City will continue to undertake strategies requiring lead-based paint testing and abatement activities in all of its housing activities. Currently, housing providers are only required to test for lead-based paint in homes built before 1940 in which a child under the age of 7 is or will be living. However, most City funded housing providers are testing all government-assisted homes for lead-based paint.

The City of San Antonio has received a \$4 million Lead-Based Paint Hazard Control Program Grant from the U.S. Department of Housing and Urban Development. The City has created a division within its Housing and Community Development Department to coordinate and provide financing for lead-based paint hazard control in housing. The Lead-Based Paint Hazard Reduction division cooperates with the San Antonio Metropolitan Health Department to identify households with children under six (6) years of age that face potential problems with lead-based paint, test children for elevated levels of lead, provide case management services and refer families to housing rehabilitation providers, as appropriate.

Other Issues

Approximately 26% or 309,998 of San Antonio residents are disabled and it is estimated that less than 5% of the private rental housing stock is minimally accessible. The City funded a pilot program to develop accessible housing and is researching the feasibility of requiring all newly constructed units meet the minimum accessibility standards.

Community Development Needs

The highest priority non-housing community development needs are for streets and drainage reconstruction, public services, code enforcement, economic development and parks and recreational facility improvements.

Coordination

The City's Department of Housing and Community Development (H&CD) is responsible for administering, monitoring, planning and the oversight functions of the Consolidated Plan. The City specifically lists the names of a substantial number of State and local agencies, nonprofit organizations, neighborhood agencies and educational institutions and business groups through which the City will implement its plan.

The team responsible for the development of the Consolidated Plan is H&CD, the lead agency, other city agencies including Community Initiatives, Metropolitan Health District, Planning, Code Compliance, Parks and Recreation, Building Inspections, Neighborhood Action, the San Antonio Housing Authority, and several non-profit organizations.

HOUSING AND COMMUNITY DEVELOPMENT STRATEGY

Housing and Community Development Objectives and Priorities

The greatest concern facing the City is its ability to meet the needs of its growing population. The 2000 Census is expected to show a growth of approximately 20% over its 1990 Census population. This growth has placed burdens on every segment of the City. The cost for the current housing stock will continue to escalate as the demand for affordable housing increases. This will have a detrimental affect on the low- and moderate-income population, as their housing costs will continue to rise. The current infrastructure system in many low- income neighborhoods is inadequate to serve their current needs – much less provide for future needs. Social service organizations are already experiencing severe funding shortages and in response, are having to cut back on services or the number of clients served. Yet, the need for social services continue to increase as more people become homeless, as more people become senior citizens, and the employed become unemployed.

Housing objectives focus on the supply and availability of affordable housing for low- and moderate-income persons and the other special needs population groups. The City intends to properly plan for the best strategy to utilize its limited resources and to identify ways to leverage these funds with other housing programs and by working with nonprofits and the private sector. The community development objectives are to revitalize residential and commercial areas by upgrading public infrastructure systems and eliminating blight. The City also intends to work with existing social service organizations to improve the level of service and to address gaps in the delivery of social services to the needy.

In summary, the City's goal is to continue to develop viable neighborhoods by providing decent, affordable housing through retention, conservation and the expansion of the residential stock, expand economic opportunities for low-income residents, increase and stabilize small business, reduce income group isolation within neighborhoods and geographic areas, and provide public services including education, job training and child care.

Housing Priorities

It was evident from the housing information collected as part of the consolidated planning process that affordable housing and more housing assistance is needed in the City of San Antonio. This was particularly evident from the waiting lists being maintained. Also, as housing continues to age, more houses will continue to deteriorate and may be lost from the existing housing stock. These homes typically are more affordable and are likely to be occupied by low- and moderate-income persons. The City recognizes the need to increase the supply of affordable housing for low- and moderate-income persons and to revitalize residential areas that have become blighted. The City will support occupancy and preservation of the existing housing stock and prevent the risks of becoming homeless due to the continued deterioration of housing stock. The City will also increase the availability of homeownership opportunities by assisting 1,000 households to become responsible first-time homebuyers, rehabilitate 950 owner-occupied residences, assisting owner-occupants to remain in their homes by alleviating severe deteriorating conditions. The City will assist low-income renters by increasing the number of low-income units through the rehabilitation of 1,000 units and the construction or conversion of 575 units.

Additionally, the City will assist 50 elderly/disabled homeowners to remain in their homes through rehabilitation activities and provide an additional 150 affordable barrier-free affordable rental units for the elderly and/or disabled. Finally, the City will rehabilitate an additional 150 unit and construct for the elderly and physically disabled.

Non-Housing Community Development Priorities

The City's priorities are to improve neighborhoods and their environments, to increase economic development opportunities through the provision of public service programs that provide education, literacy and job-training assistance. The City will also provide assistance to qualified neighborhood non-profit organizations to develop the capacity to attract and/or retain appropriate businesses serving the needs of the neighborhood and to increase job opportunities.

San Antonio's community development dilemma includes insufficient infrastructure facilities, poor residential streets and drainage, insufficient economic development financing to create jobs for low and moderate-income persons, sufficient child care in order to maintain jobs and job training.

Anti-Poverty Strategy

Coordination and communication are the key elements of the City's anti-poverty strategy. To combat poverty, it will require the efforts of government, housing providers, social service providers, and the private sector. The City recognizes the need to support existing and new anti-poverty programs aimed at reducing and eliminating poverty. Investing in infrastructure improvements and public facilities is considered an integral part of this effort. Job training and affordable child care for working families and single parents is a necessity. An adequate public transit system plays a key role in moving families from their home and place of work and access to medical services and other public services such as TEC, job training programs, childcare, etc. The City encourages economic development programs and services that enhance job opportunities for City residents, particularly low-income persons.

The City has a three-fold strategy by which it will diversify the local economy to increase the availability of higher paying jobs, increase the educational level of the City's population, and expand the availability

of affordable child care services. In support of its strategies, the City will undertake activities that improve resident's education and job skills.

Housing and Community Development Resources

The City anticipates receiving federal and state funds from several sources to initiate the Consolidated Plan strategies for fiscal year 2000-2001. Significant resources include the CDBG, HOME, ESG and HOPWA. In addition, the City has received a \$4 million Lead-Based Paint Hazards Abatement Grant, \$1.4 million in UDAG funds, as well as, \$3 million as an Enterprise Community. The City will encourage other eligible participants to apply for and obtain additional program resources when made available such as HOPE II, HOPE III, and HOPE VI, Section 202 Supportive Housing for Elderly Persons and Section 811 Supportive Housing for Persons with Disabilities, and Low-Income Housing Tax Credits.

ONE-YEAR ACTION PLAN

For FY 2000-2001, the City of San Antonio expects to receive from four separate HUD formula programs a total of approximately \$28.7 million in CDBG, HOME, ESG, and HOPWA funds. The following are examples of the activities that will be undertaken with these funds:

CDBG

Housing Programs	\$6,650,250
Capital Improvements	\$6,957,450
Public Service	\$2,872,777
Neighborhood Revitalization/Economic Development	\$3,310,583
Administration	\$3,108,521
Program Contingency	\$ 29,000
TOTAL	\$20,928,081

HOME Entitlement

First Time Homebuyers Assistance	\$2,750,612
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Rehabilitation (Owner-Occupied)	\$2,444,000
Rental Housing	\$1,259,251
Administration	\$ 622,137
TOTAL	\$7,076,000

ESG

Essential Services	\$211,528
Homeless Prevention	\$148,477
Operations	\$286,395
Rehabilitation	\$30,000
Administration	\$35,600
TOTAL	\$712,000

ONE-YEAR ACTION PLAN (Cont'd)

HOPWA

Facility-Based Housing Acquisition	\$140,000
Operations	\$108,344
Rehabilitation	\$347,304
Scattered-Site Housing: Tenant-Based Rental	
Assistance	\$96,650
Supportive Services	\$106,012
Administration	\$24,690
TOTAL	\$823,000

Locations

Projects have been designated as serving inner-city, city-wide, or low/moderate income benefit areas.

INSTITUTIONAL STRUCTURE

The City of San Antonio's Department of Housing and Community Development (H&CD) has the primary responsibility for all functions associated with the City's Comprehensive Plan and Annual Plan/Budget process, including its development, implementation, monitoring and reporting activities. The Department of Housing and Community Development is comprised of four components, the Office of the Director, which includes administration and Monitoring and Oversight, Community Development, HOME, and the Lead-Based Paint Hazard Reduction divisions. In this capacity, staff provide insight and expertise compiled through daily interaction with individual citizens, community and neighborhood organizations, non-profits housing and redevelopment agencies, financial industry, and the private sector housing industry. In addition, H&CD annually gathers data received from citizens, neighborhood meetings and public hearings for which it is responsible for organizing and conducting, to encourage on-going public comment and receive citizen views to establish priorities for housing and community development resources. All programs supported through the Housing and Community Development Department benefit low and moderate-income residents.

The CDBG and HOME programs provide the City of San Antonio with the opportunity to develop viable communities by funding activities that provide decent housing, a suitable living environment, and by expanding economic opportunities. Funds are awarded to carry out a wide range of community development activities directed towards neighborhood revitalization, economic development, and the provision of improved community facilities and services.

While federal legislation and regulations have established rules that all federally funded activities must meet, the City of San Antonio has developed its own funding policy and priorities.

Under the CDBG regulations, the City must assure that all projects meet one of the two national objectives of the program. Each project must:

1. Benefit low and moderate income persons; or
2. Aid in the prevention or elimination of slums and blighted conditions.

For a project to meet the first national objective of benefiting low and moderate income persons, it must either have income eligibility requirements that limit the benefits of that project to low and moderate income persons or the project must be located in an area that is predominantly inhabited by residents who are persons of low and moderate income. Under the regulations for the CDBG program, facilities that serve the elderly or persons with disabilities are usually presumed to benefit low and moderate-income persons.

For a project to meet the second objective of removal of blight, it must be designed to address the conditions causing the slums and blight. Generally, areas of slum and blight are determined by the City, though activities designed to remove a specific blighting condition can be considered. Historic preservation projects involving rehabilitation can also be undertaken. Activities that do not meet one of these two broad national objectives cannot be undertaken with CDBG funds.

Some of the specific projects that can be carried out with Block Grant funds include the acquisition of real property; relocation and demolition; rehabilitation of residential and non-residential structures; removal of architectural barriers that restrict the mobility and accessibility of elderly or handicapped persons; provision of public facilities and improvements such as water and sewer facilities, streets, and neighborhood facilities; and the conversion of schools for eligible purposes. The CDBG program can also provide assistance to carry out economic development activities, including job creation and improvements to business districts. In addition, Block Grant funds may be used to pay for public services and for projects relating to energy conservation and renewable energy resources.

The Department of Housing and Community Development has also established a Funding Policy under which each application will be considered. This policy identifies a number of general and activity-specific objectives that must be met in order for an application to receive further consideration.

The Funding Policy also makes clear that the Federal CDBG regulations allow up to 15% of the annual grant to be allocated to public service programs. However, the City will award funds to public services based on current funding priorities. Public services include, but are not limited to, those programs

concerned with employment, crime prevention, child-care, day care, health care, drug abuse prevention, education, mental health, energy conservation, welfare, or recreation. Priority will be given, however, to programs, which will connect or tie in with new or on-going housing, infrastructure, community revitalization and/or community service programs and are also consistent with the City's Better Jobs strategies.

Certain types of projects are ineligible for assistance from the CDBG program. The following types of activities generally are ineligible:

1. Construction of or improvements to general government buildings and schools.
2. Routine operation, maintenance, and repair activities for government facilities and services.
3. Routine operation, maintenance, and repair activities for public facilities and services.
4. Assistance to churches or church-affiliated organizations are not eligible, unless a clear separation of purpose, mission, and organizational relationship can be established between the church and the CDBG-funded projects.
5. Any costs already incurred by an organization prior to receiving a signed agreement from the City.
6. Purchase of construction equipment, furnishings or personal projects.
7. New housing construction.
8. Support of political activities of any nature.

The City's HOME program provides funding for activities in the following categories: First Time Homebuyers; Tenant Based Rental Assistance; Multifamily Development and/or Rehabilitation; and Owner-Occupied Rehabilitation. In addition, the City has an established Rental Rehabilitation program, which is currently funded through HOME for rehabilitation of affordable rental units. As required by the federal regulations, 15% of the City's HOME dollars are set aside for Community Housing Development Organizations (CHDOs). CHDO eligible activities include First Time Homebuyers programs, Tenant Based Rental Assistance and Multifamily Development and Rehabilitation. The City adheres to all the applicable HOME regulations for the use of HOME funds.

In addition, the City has established a policy to minimize the provision of deferred payment loans funded by HOME for the owner-occupied rehabilitation programs. Repayment of funds will help perpetuate the program so that more citizens can be assisted. City HOME funds will not be used to support any project that takes advantage of low-income clients through “predatory lending”.

Selection Process

To determine eligibility, staff of the Department of Housing and Community Development will review all applications for conformance with the Department's Funding Policy. Consideration will be given to projects that:

- have a high benefit to low and moderate income persons;
- have a detailed plan for permanent funding; require a one-time only infusion of funds;
- are likely to achieve their objectives and be successful;
- leverage other public and private sources to the greatest extent possible;
- support or coordinate with other community development efforts;
- document substantial neighborhood or public support;
- present a reasonable, sound budget; and
- are to be implemented by organizations with a solid track record.

The Department will recommend CDBG, HOME, ESG and HOPWA projects for funding to the City Manager’s Executive Management Team. After review and comment by the Management Team, final recommendations are presented to the City Council.

The City Council, as part of the budget process, will then determine the final selection of projects to be funded with the four Entitlement Formula Grant funds. Projects proposed will be funded in the City's next budget year, starting October 1.

All funding is limited, and these programs cannot, without specific City Council authorization, be considered as ongoing, multi-year funding sources. Applications submitted for funding should be either for a one time expenditure, such as a renovation project, or for a new and needed service. For a new

service, the funds should be used to test the effectiveness of the service (pilot program); permanent funding should come from another source. Funding of a project for more than one year is not guaranteed. Most service projects proposed for funding should be designed so as to be able to complete their task in approximately one year.

APPLICATIONS REVIEW AND RECOMMENDATIONS

The Department of Housing and Community Development (H&CD) accept funding applications on an annual, cyclical basis, generally during the months of January and February. The deadline date for submission of applications is approved at the beginning of the funding process, and therefore varies slightly from year to year. Projects submitted after the deadline will not be considered for review unless it can be demonstrated that the application is for funding of an emergency nature or represents a unique, one-time opportunity, which cannot wait for the normal round of applications. These out-of-cycle requests will be accepted at the discretion of the Director of H&CD or as required by the City Council.

EXCEPTIONS TO FUNDING POLICY

Out of cycle applications recommended for review by the Director of H&CD will be reviewed in accordance with H&CD 's established practice.

An application that does not conform to the Funding Policy may be accepted for review if it meets eligibility criteria and the national objectives as established by HUD and published from time to time in the Federal Register. The Director of H&CD may, in writing, waive the requirements of the Funding Policy. The City's Management Team will have an opportunity to review and comment on such applications.

DEVELOPMENT TEAM

In addition to the Department of Housing and Community Development, as the lead entity, representatives from the following organizations comprise the Consolidated Plan Development Team:

Building Inspections: enforces construction-related codes, zoning, and sign regulations, landscaping and tree preservation ordinances. This Department also reviews construction plans, issues all construction-related permits, certificates of occupancy and issues trade licenses. In addition, the Department staffs the Zoning Board of Adjustment, the Building and Fire Code Board of Appeals, Plumbing, Mechanical, Electrical and Home Improvement Boards. The Department assists the customer through the development process by use of the One Stop Development Counter. The mission of Building Inspections is to enforce construction related regulations and to facilitate the development process. These regulations provide minimum standards for the construction, design, and quality of materials, use, occupancy, location, and maintenance of building and structures. These regulations provide minimum standards to safeguard life, health, property, and public welfare.

Code Compliance: enforces City Codes and regulations that result in the protection of the health and welfare of all citizens. Among the City Codes and Ordinances which fall under this department's jurisdiction to enforce and abate as necessary are: vacant and dangerous premises and structures, junked vehicles, weeded vacant lots, zoning (Unified Development Code), noise, illegal dumping, minimum housing including unsanitary premises, front yard parking, livestock, alley and right-of-way violations, and inspections of auto handlers within the City limits. This Department also strives to promote a higher quality of life by promoting awareness and compliance with City Codes in order to stabilize and reverse deterioration of neighborhood. It is the mission of Code Compliance to enhance neighborhoods and their citizen's health, safety, and general welfare through efficient and effective City code enforcement. All actions are conducted in a fair and responsive manner focusing on customer service and public awareness while respecting the ethnic and cultural diversity of our citizens.

Community Initiatives: coordinates and invests in strategies that assist children, individuals, families and seniors to achieve economic self-sufficiency, and an improved standard of living. The Department

promotes long term economic vitality of the community through the coordination, implementation and partnership with human capital development initiatives. This strategic focus on human capital development ensures the community's capacity to build an educated and skilled workforce, the prerequisite for sustainable regional economic development. The Department supports family strengthening activities as a principal means of ensuring early childhood development, school readiness, and eventually school success. Additionally, the Department supports literacy, higher education, demand occupation job training for targeted industries, and other proven human development strategies. Department supported initiatives affords individuals and families a variety of services that facilitate their transition to better jobs and strengthened families. These services include literacy, child-care assistance, educational scholarships, job training, and case management support. To promote their independence, community engagement, and maintain a high quality of life, the Department extends nutrition, personal attendant, and transportation services to the elderly and disabled. First time youth offenders receive intervention and counseling services that assist with their reintegration into the mainstream of community life. Additionally, the Department provides emergency assistance and homeless assistance. The Department serves as the primary funder of early childhood care and education services in the Alamo Area region. The Department staffs the following Commissions and Boards: Community Action Advisory Board; Child Care Management Services Advisory Council; Commission for Children and Families; and, the Literacy Commission. The mission of the Community Initiatives Department is to serve as a catalyst for coordinating resources and partnerships that promote economic self-sufficiency, family strengthening, and enhance the quality of life for children, family, individuals, and seniors.

Economic Development: is divided into four major divisions. The Office of the Director provides administrative and programmatic oversight. The Industry Development Division provides services to such driver industries as biotechnology, health/medical services, information technology, hospitality, logistics/distribution and machines trade/maintenance in an effort to stimulate business development efforts within these targeted industries. The Small Business Development Division provides programs and services such as the Small Business Economic Development Advocacy program which provides business start-up information and business technical assistance, and the San Antonio Local Development Company (SALDC) which provides small business loans to new and expanding

businesses. The Operation and Monitoring Division support data analysis and monitoring of contract to provide due diligence and contract compliance. The mission of the Economic Development Department is the creation of more and better jobs.

San Antonio Metropolitan Health District: SAMHD's purpose is to promote health and prevent disease among the residents and visitors of San Antonio and unincorporated areas of Bexar County through community health assessment, identification of unmet health needs, development of policies to meet these needs, and assurance that needs are met through the development of public-private partnerships and/or the direct provisions of services. SAMHD is the single public agency charged by State Law, City Code, and County Resolution with the responsibility for public health programs in San Antonio and the unincorporated areas of Bexar County. Although the Health District is a City/County organization, administrative control is under the City of San Antonio and the District is operated as a City Department. Health District services include preventive health services, health code enforcement, clinical services, environmental monitoring, animal control, disease control, health education, dental health, and maintenance of birth and death records.

Neighborhood Action Department: The mission of NAD is to enhance the quality of life for San Antonio residents and visitors by pursuing revitalization efforts. NAD serves the needs of San Antonio neighborhoods through the coordination of multi-departmental teams of services and programs administered in a comprehensive and targeted manner. The Department implements and monitors single family and multi-family affordable housing projects, develops housing policy initiatives, and facilitates partnerships to increase the number of affordable housing units. The Neighborhood Commercial Revitalization Division provides programs and services that facilitate reinvestment in the revitalization of downtown and commercial neighborhoods.

Parks and Recreation: The mission of the Parks and Recreation Department is to develop and maintain a balanced, safe and easily accessible system of parks, recreational facilities and programs, as well as promote and maintain world-class facilities to further the City's prominence as a major tourist destination.

Planning: The Planning Department's mission is to provide quality of life and livable communities through a framework for orderly growth and development within the City of San Antonio and its extraterritorial jurisdiction in a manner consistent with the Master Plan Policies established by the City Council, the Commissions appointed by City Council and the community at large. Through outreach, communication and education, the Planning Department develops and implements the ordinances and regulations related to land development through plats, zoning, comprehensive plans, neighborhood plans, historic preservation, urban design, and disability access. The Department strives to predict infrastructure and service needs in advance of demand transportation plans, open space plans, and annexation plans. The Department also reviews land development proposals to minimize conflicts between land uses and to coordinate public and private investments.

Public Works: The Public Works Department is committed to providing public services and infrastructure in a quality manner through the use of modern engineering and management practices with a team of people dedicated to professional excellence and customer satisfaction. Public Works strives to accomplish these tasks efficiently, effectively and with accountability to the community we serve.

San Antonio Housing Authority: is committed to building and maintaining affordable housing for the residents of the City of San Antonio, creating safe neighborhoods by partnering with individuals and organizations to provide housing, education, and employment opportunities for families of modest means to become self-sufficient and improve their quality of life. Its mission is to promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination. The San Antonio Housing Authority's primary mission is to craft long term viable solutions which provide affordable housing and empower low-income populations in the most efficient manner possible, while recognizing the scarcity of financial, political and human resources.

Housing service providers:

- San Antonio Development Agency (SADA), Neighborhood Housing Services (NHS), U.U. Housing Assistance Corporation and the San Antonio Housing Trust; and,

- Bexar County Department of Health and Human Services

Members of this Development Team provided expert knowledge and representation of social and human services, provision of technical and financial assistance, board/committee participation, job development and training programs, homeless shelter facilities and service providers.

CITIZEN PARTICIPATION

As the lead agency in the development and implementation of the Consolidated Plan, the Department of Housing and Community Development is responsible for ensuring that the Citizen Participation Plan is implemented. The City's Citizen Participation Plan requires a minimum of 12 neighborhood meetings annually. Currently, the City conducts a total of 20 neighborhood meetings to encourage citizens to attend and comment on current housing and community development efforts and to indicate priority needs remaining to be addressed. In addition to these citizen participation meetings, a city-wide public hearing is required to be held during the plan development process to further encourage citizen participation and comments.

Information regarding the dates, times, locations, and anticipated program resources are published in the San Antonio Express News, the local paper of general circulation, a minimum of two weeks prior to the first scheduled neighborhood meeting. In addition, a schedule runs continuously throughout the process on the local cable government channel. The Department of Housing and Community Development (H&CD) supplements this process by mailing additional notices to a list of interested citizens and organizations maintained by H&CD, as well as those provided by the City's Department of Community Initiatives and the local Housing Authority. All Public notices include information regarding the accessible entrances to the facilities in which the neighborhood meetings and/or public hearing are being held. The notices also include instructions on obtaining interpreters for the deaf and each meeting has at least one staff person in attendance who speaks Spanish.

The Department of Community Initiatives implements further outreach activities to reach the homeless and HIV/AIDS clients, service providers, and community-based organizations. Outreach includes special planning meetings, throughout the months of January and February to specifically focus on the needs and priorities of the homeless population and persons affected by HIV/AIDS. At these meetings, the guidelines, eligibility criteria and anticipated funding levels are presented for the anticipated Emergency Shelter Grant (ESG) and Housing Opportunities for Persons with AIDS (HOPWA) grant resources. Attendees are encouraged to comment and indicate priority needs for these special purpose

federal grants. All local community based organizations and service providers working with these special populations receive advanced written notice of the dates, times, and locations for these meeting.

During the annual neighborhood meetings and city-wide public hearings, and throughout the year, program information is provided to citizens in the form of booklets developed by H&CD staff. These booklets are produced in English and Spanish and summarize eligible activities and program requirements in simple language, and provide contact information for further assistance. Program information and community input surveys were distributed to the citizens at the City Showcases that were held once a month at the following shopping malls: Northstar Mall; Ingram Park Mall; Crossroads Mall; Windsor Park Mall; South Park Mall; and, McCreless Mall. The mall showcases are conducted on Saturdays and last from 10:00 a.m. through 6:00 p.m., giving ample opportunity to reach the public. All program policy documents delineate the City's policy on minimizing displacement, and provide detailed information regarding the types and levels of assistance, as well as procedures for accessing assistance, for clients displaced by program activities.

In addition to these extensive outreach efforts, the Department of Housing and Community Development developed a Consolidated Plan Development Team. Each team member was placed in one of five subcommittees based on the area of expertise, which consisted of housing, infrastructure, economic development, neighborhood revitalization and health care and public services, for the purposes of identifying housing and non-housing community development needs.

In compliance with federal Consolidated Plan regulations, the City's Citizen Participation Plan requires the Proposed Consolidated Plan and Annual Action Plan/Budget be made available for citizen review and comment a minimum of 30 day prior to City Council's adoption. A summary of the Consolidated Plan and Annual Action Plan/Budget must be published in the Express News, the local paper of general circulation. This advertisement also provides the locations at which the documents may be reviewed, which at a minimum include the offices of the Department of Housing and Community Development, the Department of Community Initiatives, the Main Library, Government Section, and the Eastside and Westside Multi-Service Centers.

In addition, a minimum of 25 additional copies of the Proposed Plan are made available, at no cost, upon request. Following the 30 day comment period, a second public hearing is held in the City Council chambers, providing an additional opportunity for citizens to comment. At the conclusion of the public hearing, with consideration to all public comments, the City Council adopts the Consolidated Plan and/or Annual Action Plan/Budget, incorporating modifications, as necessary.

In compliance with federal regulation the Department of Housing and Community Development provides technical assistance to groups representative of persons of low and moderate income that request such assistance in developing proposals.

A substantial amendment to the Consolidated Plan will be made when the City decides to 1.) make over 50% or more changes to it's allocation priorities or the method of distribution of funds, 2.) to carry out an activity using funds from any program covered by the Consolidated Plan, not previously described in the Action Plan , or 3.) to change the purpose, scope, location or beneficiaries of an activity. The City will provide citizens with reasonable notice of, and opportunity to comment on such proposed changes in the use of funds by publishing a description of the proposed change.

Continuing to encourage input and involvement from citizens and a diverse group of service providers and advocates is critical to the on-going planning and assessment, development and modification, and implementation phases applicable to the Consolidated Plan. Throughout the implementation term of the strategies outlined in the Consolidated Plan, the City will continue to assess the efficiency and effectiveness of the use of public resources in addressing the identified priorities. All activities will be consistently monitored to ensure that public resources are appropriately expended in compliance with all local policies, federal regulations and program requirements.

Neighborhood meetings were held, beginning at 7:00 p.m., on the following dates and locations in order to increase accessibility to the citizenry:

Martes, 18 de Enero, 2000

Kingsborough Middle School
422 Ashley Road (Dist. 3)

Lou Hamilton Recreation Center
10700 Nacogdoches (Dist. 10)

Wednesday, January 19, 2000
Miercoles, 19 de Enero, 2000

Miller's Pond Community Center
6075 Old Pearsall Road (Dist. 4)

Meadowcliff Center
1240 Pinn Road (Dist. 6)

Monday, January 24, 2000
Lunes, 24 de Enero, 2000

Ella Austin Community Center
1023 N. Pine Street (Dist. 2)

Trinity University (Gold Room)
Located on Rosewood (Dist. 9)

Tuesday, January 25, 2000
Martes, 25, de Enero, 2000

Normoyle Center
700 Culberson (Dist. 5)

Frank Garrett Center
1400 Menchaca Street (Dist. 1)

Wednesday, January 26, 2000
Miercoles, 26 de Enero, 2000

New Territories Activity Center
9023 Bowen Drive (Dist. 8)

James Bode/Highland Park
900 Rigsby (Dist. 3)

Lunes, 31 de Enero, 2000

San Antonio Housing Authority
(Atrium)
818 S. Flores (Dist. 1)

Tuesday, February 1, 2000
Martes, 1 de Febrero, 2000

San Juan Brady Center
2307 S. Calaveras (Dist. 5)

St. Luke's School
4603 Manitou Drive (Dist. 7)

Ramirez Center
1011 Gillette Blvd. (Dist. 4)

Wednesday, February 2, 2000
Miercoles, 2 de Febrero, 2000

Memorial Library
3222 Culebra (Dist. 7)

Colonies Elementary Cafeteria
9915 N. Hampton (Dist. 8)

Monday, February 7, 2000
Lunes, 7 de Febrero, 2000

Lions Field Adult Center
Mulberry & Broadway (Dist. 9)

East Police Substation
3635 E. Houston Street (Dist. 2)

Thousand Oaks/El Sendero Library
4618 Thousand Oaks (Dist. 10)

II. CITY COUNCIL PUBLIC HEARINGS

Monday, March 13, 2000, 7 p.m.
Lunes, 13 de Marzo, 2000
Convention Center-Mission Room

Thursday, June 22, 2000
Jueves, 22 de Junio, 2000
City Council Chambers

Thursday, August 3, 2000
Jueves, 3 de Agosto 2000
City Council Chambers

HOUSING AND COMMUNITY DEVELOPMENT NEEDS ASSESSMENT

As stated previously, San Antonio is multi-ethnic community, where 53% of its population is Hispanic, 38% is Caucasian, 7% is African American and another 2% is characterized as Other. In 1990, approximately 44% of all city households had incomes below 80% of the City's median income. As reported in the 1990 Census data, of the 15 largest cities in the nation, San Antonio's poverty rate of 22.6% was exceeded only by the City of Detroit's 34.4%.

ESTIMATED BEXAR COUNTY POPULATION BY RACE & ETHNICITY

	1990	2000	2010	2020	2030
Hispanic	589,123	731,809	847,762	933,471	996,997
White	497,074	521,518	510,597	485,660	450,435
African American	81,533	94,656	105,064	112,601	116,531
Other	17,664	27,838	37,928	46,793	56,969
Total	1,187,384	1,377,821	1,503,361	1,580,545	1,622,962

	1990	1999	Pop. Increase	% Increase 1990-1999	% 1999 Pop.
Hispanic	589,123	716,915	127,792	20%	53%
White	497,074	521,018	23,944	5%	38%
African American	81,533	93,465	11,932	15%	7%
Other	17,664	26,689	9,025	51%	2%
Total	1,187,384	1,358,087	170,703	14%	48%

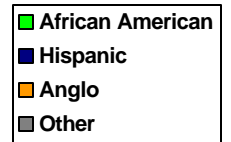
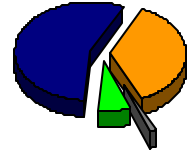
Housing Characteristics

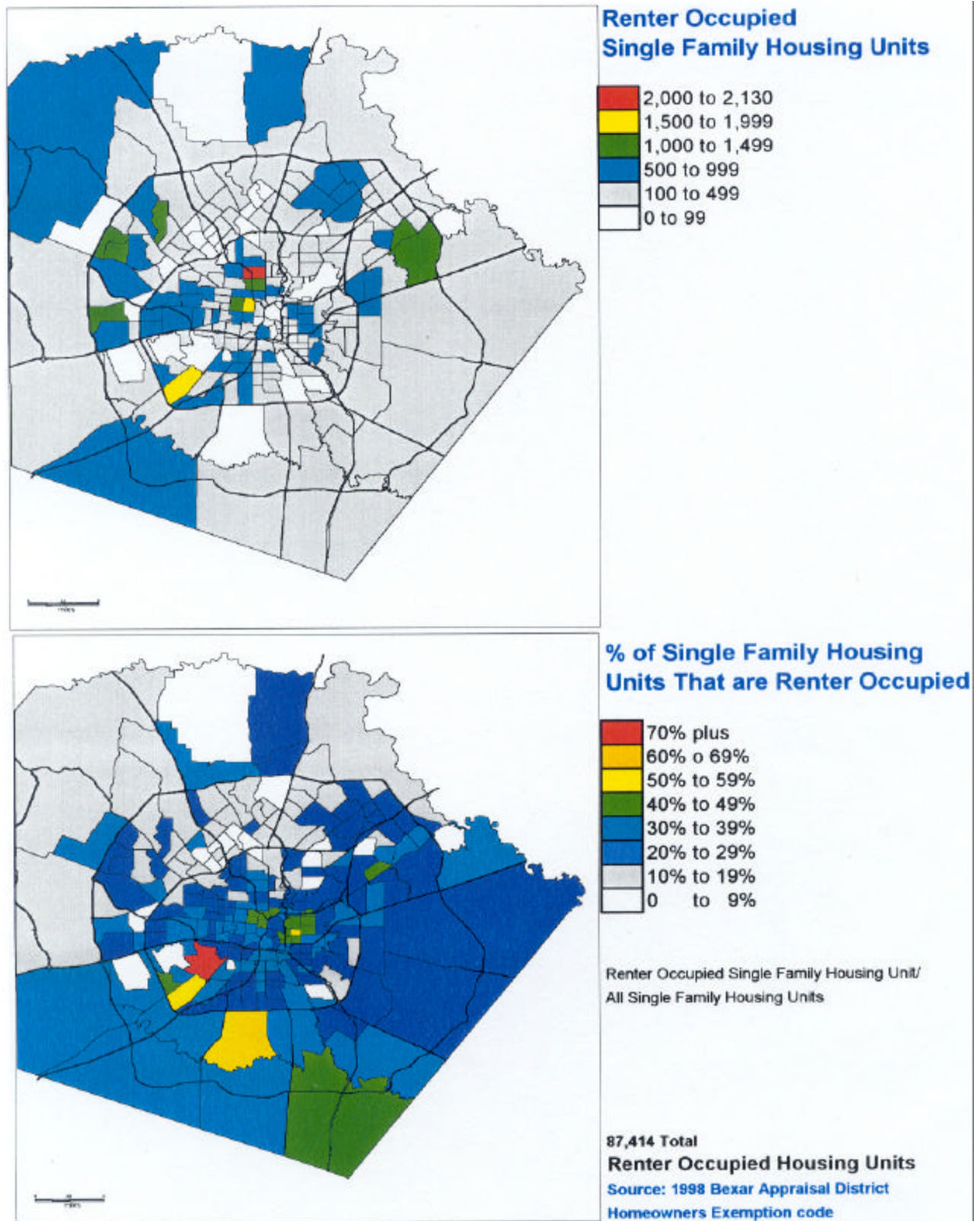
The geographic area addressed by this Consolidated Plan and this market analysis is the City of San Antonio, Texas. This includes all census tracts in the city limits with the exception of the other independent jurisdictions (i.e. Alamo Heights, Balcones Heights, Castle Hills, Olmos Park, etc.).

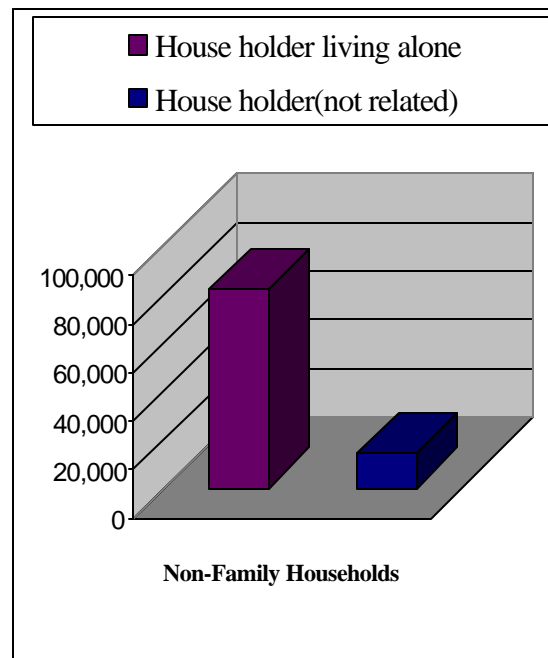
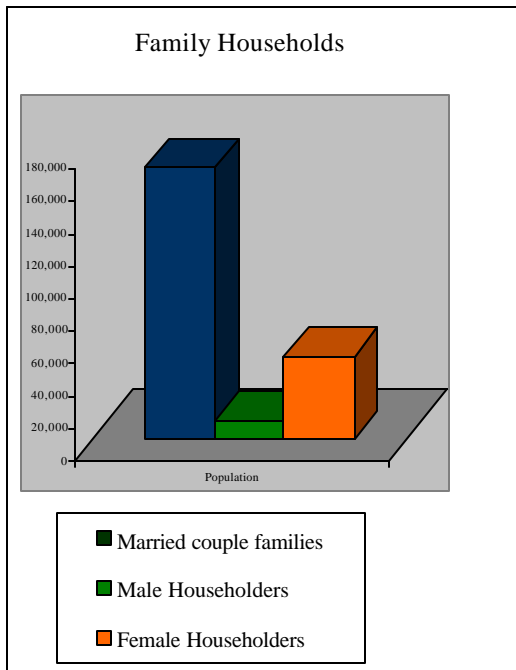
According to the Bexar Appraisal District, in 1999 it was estimated that the City had 422,100 households. Of that, 87,414 units were single family renter units. Based on the 1990 Census Data, approximately 86% (314,244) of the total housing units in the market area (365,400) are estimated to be in a standard condition. Of the total available housing, 326,751 units (905) are occupied and 38,649 (10%) are vacant. Substandard units account for 14% (51,158 units) of the total housing stock, of which 91% (46,554) are occupied, and 9% (4,604) are vacant.

SOURCE	SAN ANTONIO	BEXAR COUNTY
POPULATION	NUMBER OF PEOPLE	NUMBER OF PEOPLE
1980 CENSUS	786,023	988,971
1990 CENSUS	935,933	1,185,394
PLANNING (June 2000)	1,192,300	1,421,400
HOUSING UNITS	# OF TOTAL UNITS	# OF TOTAL UNITS
1980 HOUSING COUNT	277,865	345,262
1990 HOUSING COUNT	365,414	455,832
PLANNING (JAN 1999)	422,800	516,400
1980 HOUSEHOLD SIZE	2.97	2.98
1990	2.80	2.83
CORPORATE AREA	ACRES/SQUARE MILES	ACRES/SQUARE MILES
JANUARY 1999	266,946 / 417.1030	798,720 / 1248
RANKING	BY POPULATION	BY POPULATION
CENSUS--NOV. 1997		
WITHIN TEXAS	# 2	# 3
NATIONALLY	# 8	# 25
INCOME DATA	\$ \$ \$	\$ \$ \$
MEDIAN HOUSEHOLD		
INCOME 1980	\$13,775	\$15,085
INCOME 1990	\$23,584	\$25,926
PER CAPITA		
INCOME 1980	\$5,671	\$6,135
INCOME 1990	\$10,884	\$11,827
TX EMPLOYMENT C.	THIRD QUARTER	THIRD QUARTER
LABOR MARKET	1998 1999	1998 1999
CIVILIAN L/FORCE	535,935 537,065	681,259 683,148
EMPLOYMENT	513,377 518,732	654,875 661,706
UNEMPLOYMENT	22,558 18,333	26,384 21,442
RATE UNEMPLOYED	4.2% 3.4%	3.9% 3.1%

City of San Antonio Demographic Profile







Of the substandard units, minority households occupy a large percentage of them. In fact the percentage of poor households in the San Antonio area living in physically deficient housing – 39% - was more than double the nation-wide rate. Forty seven percent of poor homeowners inhabit physically deficient units. (Source: EZ Application).

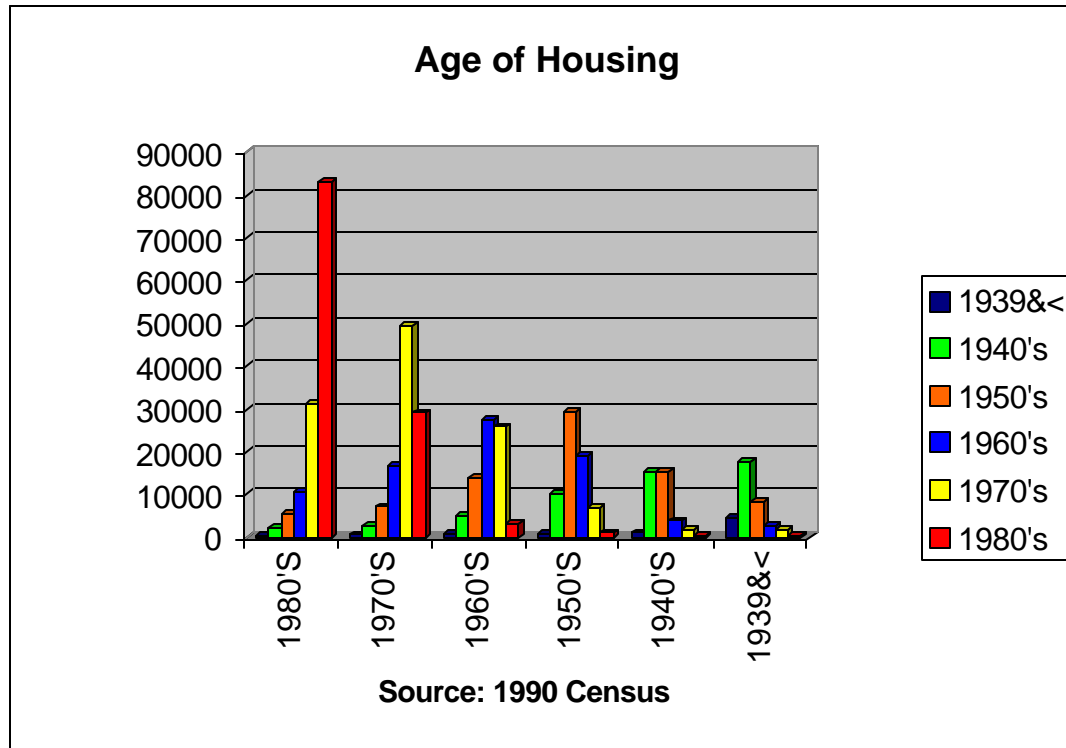
Seventy five percent of the occupied substandard units are suitable for rehabilitation, while only 56% of the vacant substandard units can be rehabilitated. Of these substandard units which cannot be rehabilitated, 85% are occupied (80.6% by owners and 19.4% by renters). The remaining vacant units have deteriorated to a degree that precludes rehabilitation due to structural or economic unfeasibility.

Current Conditions

Of the 34,916 occupied units determined to be suitable for rehabilitation, 14,316 (41%) are owner-occupied, and 20,600 (59%) are occupied by renter households. Of the vacant units suitable for rehabilitation 39% are available for owner-occupants and 61% are available for renter occupants.



- **Housing Value:** In the inner city, more than 30% of the housing stock has a value less than \$25,000. (W.D. Study)
- **Housing Age:** Almost 54% of housing units in Bexar County were built prior to 1970. Building permits data for 1996 to 1998 indicates an average of 5,127 single-family homes was started



annually for that period.

With the push for homeownership, mortgage lenders are reporting that many low-income families qualify for mortgages in the \$50,000 to \$60,000 range, however, there are not appealing products available in that range. Rehabilitation of the existing single family stock in older neighborhoods may be attractive for those clients.

Housing Affordability

The City of San Antonio set out to address the issue of affordable housing with the appointment of the Housing Master Plan Task Force in December



1989. The task force was developed to review housing needs, existing organizations, existing programs and other city's housing efforts. The task force found that San Antonio's high poverty rate results in housing affordability problems for families even in the depressed real estate market at that time.

The provision of affordable and decent housing for San Antonio residents is more than a moral question of assistance to needy households. Housing also affects the economy, traffic, and social conditions. Housing construction and renovation generate employment in construction engineering and finance. Traffic congestion is created as people move farther away from the inner city seeking affordable housing. Finally, poor housing conditions, including homelessness, can be linked to social problems such as crime, domestic violence, substance abuse and vandalism.

Many of the housing revitalization efforts are aimed at preserving and revitalizing neighborhoods within Loop 410, including downtown, due to the need to maintain and improve older blighted housing. In addition, the public and private sectors have invested substantially in the infrastructure and public amenities in these neighborhoods. This investment should be protected.

The goals and objectives of the City's affordable housing strategy is to define and initiate neighborhood preservation programs; organize housing opportunity initiatives programs; expand housing counseling efforts; create and maintain a housing condition and programs database and monitoring system; increase public commitment of resources to the delivery of affordable housing; increase private sector involvement in delivery of affordable housing through the use of public regulation and financing; create a



management structure within the City of San Antonio for housing programs and policies that emphasize coordination, planning, and implementation and accountability of all housing agencies; establish a clearing house and resource center for information and technical assistance on housing needs, financial resources, and alternative program strategies; provide the opportunity for community participation in the implementation of the master plan; and, develop housing downtown.

There is no place in this country where the minimum wage will support a family in a home at fair market rents. Nationally, the wage required to afford a two bedroom apartment is \$11.08 an hour. In San Antonio it is \$10.65 an hour. According to a study conducted by the National Low-income Housing Coalition, up to 44% of renters in San Antonio cannot afford decent housing at a fair market rate (Express News, 9/10/99). A worker or family must make \$10.65 per hour in order to pay no more than 30% of household income for a fair market rent apartment. The annual income needed to afford a fair market rent apartment in San Antonio is \$25,408 for a one-bedroom.

1999 Family Income

Location	1999 Estimated Median Family Income HUD		Median Affordable Monthly Housing Cost By % of Family AMI			
	Annual	Monthly	30%	50%	80%	100%
Texas	\$47,004	\$3,917	\$353	\$588	\$940	\$1,175
Bexar County	\$41,900	\$3,492	\$314	\$524	\$838	\$1,048
San Antonio	\$41,900	\$3,492	\$314	\$524	\$838	\$1,048

1999 Estimated Renter Household Income

Location	1999 Estimated Renter Household Income (NLIHC)		Maximum Affordable Monthly Housing Cost By % of Family AMI			
	Annual	Monthly	30%	50%	80%	100%
Texas	\$27,638	\$2,303	\$207	\$345	\$553	\$691
Bexar County	\$25,548	\$2,129	\$192	\$319	\$511	\$639
San Antonio	\$25,408	\$2,117	\$191	\$318	\$508	\$635

In Texas, Fair Market Rent for a two-bedroom unit is \$576.

- An extremely low-income household (earning 30% of the AMI of \$47,004) can afford monthly rent of no more than \$353.

1999 Fair Market Rents by Number of Bedrooms					
Location	Zero	One	Two	Three	Four
Texas	\$393	\$451	\$576	\$794	\$930
Bexar County	\$371	\$428	\$554	\$771	\$911
San Antonio	\$371	\$428	\$554	\$771	\$911

- A 3-person household receiving the maximum TANF (Temporary Aid to Needy Families) grant can afford monthly rent of no more than \$56.

Affordability for TANF Single Parent Family of 3 with No Earnings			
Location	1999 State TANF Grant		Maximum Affordable Housing Cost Per Month
	Monthly	Annual	
Texas	\$188	\$2,256	\$56
Bexar County	\$188	\$2,256	\$56
San Antonio	\$188	\$2,256	\$56

- A household on SSI can afford monthly rent of no more than \$145

Maximum SSI Benefit for Individuals Living Independently, January 1997

Location	Maximum SSI Benefit		Maximum Affordable Housing Cost Per Month
	Monthly	Annual	
Texas	\$484	\$5,808	\$145
Bexar County	\$484	\$5,808	\$145
San Antonio	\$484	\$5,808	\$145

Many families are cost burdened and paying much more than 30% of their monthly income toward housing costs. The worst case needs, as defined by HUD, are families that pay more than 50% of their income toward housing and utilities. In these cases, families are paying so much for housing that they can barely afford to cover their other necessities, such as food, clothing, and transportation.

TEXAS' AFFORDABLE HOUSING SHORTAGE

Worse Case Needs for Housing Assistance in Texas

METROPOLITAN AREA			URBAN			SUBURBAN	
	Households with Worst Case Needs	% Very-Low-income Renters with Worst Case Needs	Households with Worst Case Needs	% Very-Low-income Renters with Worst Case Needs	HUD Housing Assistance Waiting List	Households with Worst Case Needs	% Very-Low-income Renters with Worst Case Needs
Dallas	58,000	36%	31,000	33%	14,661	27,000	42%
Fort Worth	22,000	33%	12,000	29%	2,232	10,000	40%
Houston	64,000	33%	50,000	36%	17,133	14,000	25%
San Antonio	18,000	27%	14,000	26%	24,875	4,000	34%

Source: U.S. Department of Housing and Urban Development <http://www.hud.gov/pressrel/worsetab.html>

At minimum wage, a person would have to work 64 hours a week to afford a one-bedroom unit while a two-bedroom renter must work 85 hours a week. These amounts represent 208% of the poverty rate for a single person and 155% of the poverty rate for two people sharing costs. For a two-bedroom unit, costs are 159% of the poverty rate for three to share.

2000 Federal Poverty Standards		CHIPS	Medicaid	
			Kids 0-18	0-5
Family Size	Annual Income	Annual	Monthly Income	
1	\$8,350	\$16,700	\$696	\$926
2	\$12,250	\$22,500	\$937	\$1,246
3	\$14,150	\$28,300	\$1,179	\$1,568
4	\$17,050	\$34,100	\$1,421	\$1,890
5	\$19,950	\$39,900	\$1,662	\$2,210
6	\$22,850	\$45,700	\$1,904	\$2,532
7	\$25,750	\$50,320	\$2,146	\$2,854
Over	add \$2,900	add \$5,800	add \$241	add \$320

- A minimum wagger earner, earning \$10,721 annually, can afford monthly rent of no more than \$267.80.

	Housing Wage				Work Hrs./Wk. Necessary At Federal Minimum Wage to Afford	
	Hourly Wage Needed to Afford (@ 40 hrs/wk)		AS % of Fed. Min. Wage (5.15)			
Location	One	Two	One	Two	One	Two
	Bedroom	Bedroom	Bedroom	Bedroom	Bedroom	Bedroom
	FMR	FMR	FMR	FMR	Fair Market Rent	Fair Market Rent
Texas	\$8.67	\$11.08	168%	215%	67	86
Bexar County	\$8.23	\$10.65	160%	206%	64	83
San Antonio	\$8.23	\$10.65	160%	206%	64	83

36% of the renting population cannot afford fair market rent on a one-bedroom unit, while 44% cannot afford a two-bedroom unit. 18,622 families are on waiting list with the San Antonio Housing Authority for Section 8 vouchers, which pays all but 30% of the individual's rent. Applications are no longer being accepted with a wait of 42 months. 14,684 people are on the waiting list for public housing.

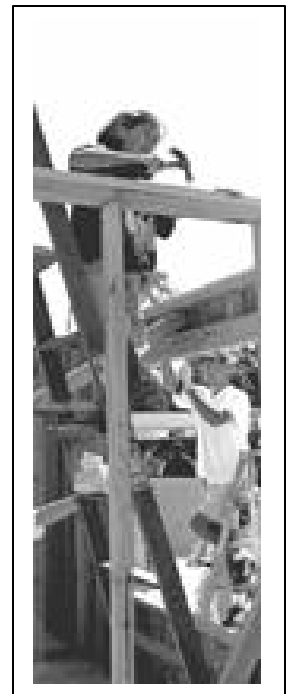
In addition, as mentioned previously, for low-income homeowners, there often are not many houses available for sale in the price range for which they qualify. Or the houses that are available are not in desirable neighborhoods.

Housing Adequacy

As mentioned in the description of housing characteristics, there are a substantial number of housing units that do not meet the minimum housing quality standards and can be classified as “substandard”. While 75% of the occupied substandard units may be suitable for rehabilitation, there are not enough funds available to rehabilitate them all. Only 56% of the vacant substandard units are suitable for rehabilitation and the longer those units remain vacant, the greater that likelihood that they will continue to deteriorate until they are no longer usable.

Overcrowding is a condition that speaks to housing adequacy. The waiting list at SAHA gives an indication of the need. According to SAHA officials, many families on the list are “doubling up” and living with more than one family to a house. Accessibility to public transportation, schools, and health care facilities are also an indication of housing adequacy. Projects that include these elements will be given favorable consideration.

The city’s elderly and disabled population is in need of more opportunities for accessible housing units. These populations are often on fixed incomes and therefore need affordable units. City departments have been working with the local builders association to educate them on the need for elements of universal design in new homes. Our most recent Affordable Parade of Homes, which was partially supported with CDBG funds included homes that are disability accessible. The City will continue to work with the builders and with “Making Housing Accessible”, an arm of the local Enterprise Foundation, to increase opportunities for accessible housing.



Affordable Housing Strategy

The City of San Antonio in its efforts to meet the community’s housing needs must look at several factors that eventually impact or determine strategies and resources to meet current and projected housing market needs. A holistic and comprehensive examination of the housing situation in San

Antonio must be reviewed and evaluated in relationship to other forces that will impact the area as a whole. Critically, how do these factors impact the areas of the city differently? In addition, what is the current state of housing affairs locally? An examination of these external and internal elements will help forge more effective housing strategies and help the City meet its fair housing obligation. A local government's efforts, for example, at turning around a declining neighborhood's housing problems may only be hindered by a sluggish economy affecting the construction industry and the lack of private sector involvement as part of the total solution. Or, the current conditions of the community's housing stock may affect community's efforts to meet its housing needs.

The following internal and external factors must be addressed in order for the City to meet current and projected housing needs: 1) the condition, including the age of the housing; 2) the ability to replace exiting housing demolished as a result of economic redevelopment or code enforcement efforts with affordable housing; and, 3) policies and environmental concerns that affect redevelopment efforts which directly and indirectly impact housing opportunities and choices.

Extremely low-income homeowners defer maintenance on their homes, using income for necessities, such as food medicine and transportation. There is a need for leveraged loans for homeowner rehabilitation that will improve and increase the housing stock .

The provision of affordable, safe and decent housing opportunities for extremely low, low and moderate income residents, including the existing housing stock continues to be a local priority for the City of San Antonio.

The existing housing stock does not accommodate the low-income population. There is a need for new construction of single and multifamily units. New construction would provide low-income families with a home and opportunities to work and prosper.

Moderate-income households can benefit from homebuyer assistance programs such as HIP, down payment assistance and closing cost assistance programs, lower interest rates and an affordable purchase price that offers adequate square footage to accommodate families.

Many extremely low-income households can occupy standard housing through tenant based rental assistance payments. Rental assistance is not a permanent solution, but the housing stock remains available at affordable prices. Rental rehab programs provide owners of low-income rental housing a means of financing improvements and repairs so that rental housing meets minimum property standards.

Extremely low-income, large (5 or more persons) renter households experience more housing problems and have higher cost burdens than any other household category. Moderate-income households (those earning 81-95% of MFI) experience fewer housing problems than the extremely low and low-income households.

Another high priority need is to provide housing for special needs population groups such as the homeless, persons with HIV/AIDS, mental and physical disabilities and the elderly.

As a result of the findings of the Housing Needs Assessment, consideration for CDBG or HOME funds will be given to projects that improve or create housing for low and moderate-income homeowners and renters and meet one or more of the following objectives:

1. Assist low-income homeowners through low-interest, home improvement loans for emergency repairs, home maintenance and energy conservation through the City's ongoing housing rehabilitation program, consistent with City Council Policy.
2. Provide support to non-profit community-based or for-profit corporations engaged in the rehabilitation and/or construction of housing primarily for low and moderate-income persons.
3. Acquisition, assemble and/or prepare sites for housing development, consistent with the housing policies for the City.
4. Support fair housing through education, counseling, legal assistance and consumer protection programs.

5. Demolish structurally defective buildings that are not suitable for rehabilitation and are a blighting influence.

STRATEGIC PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT

This five-year Strategic Plan for housing and community development is the result of an extensive needs assessment and community outreach process lead by the City of San Antonio's Department of Housing and Community Development (H&CD). By gathering and applying a wide variety of research data and community input, H&CD has developed this comprehensive approach to housing and community revitalization. Three national objectives will serve as the overall framework for the use of consolidated plan funds, and will guide this Strategic Plan:

- Provide decent housing, including assisting homeless persons to obtain affordable housing, assisting persons at risk of becoming homeless, retaining existing affordable housing stock, increasing the availability of affordable permanent housing standard condition without discrimination, increasing the supply of supportive housing that includes structural features and services to enable persons with special needs to live in dignity, and providing affordable housing that is accessible to job opportunities.
- Provide a suitable living environment, including improving the safety and livability of neighborhoods, increasing access to quality public and private facilities and services, reducing the isolation of income groups within areas through spatial decentralization of housing opportunities, restoring and preserving properties of special historic, architectural, or aesthetic value, and conserving energy resources.
- Expanding economic opportunities including job creation and retention, the establishment, stabilization, and expansion of small businesses, the provision of public services concerned with employment, the provision of jobs to low-income persons living in areas affected by programs and activities covered by this plan, the availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices, access to capital and credit development activities that promote the long-term economic and social viability of the community,

and empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing and public housing.

HUD TABLE 2a

PRIORITY HOUSING NEEDS (Households)			Priority Need Level (High, Medium, Low)			Estimated Units*	Estimated Dollars to Address
			0-30%	31-50%	51-80%		
Renter	Small Related	Cost Burden >30%	H	H	H	21,010	\$84,040,000
		Cost Burden >50%	H	H	H	10,027	\$40,108,000
		Physical Defects	H	H	H	21,623	\$86,492,000
		Over crowded	M	M	M	2,403	\$9,612
	Large Related	Cost Burden >30%	H	H	H	7,554	\$37,770,000
		Cost Burden >50%	H	H	H	3,729	\$18,645,000
		Physical Defects	H	H	H	11,048	\$55,240,000
		Over crowded	M	M	M	1,228	\$6,140,000
	Elderly	Cost Burden >30%	M	M	M	9,105	\$36,420,000
		Cost Burden >50%	M	M	M	4,432	\$17,728,000
		Physical Defects	M	M	M	6,942	\$27,768,000
		Over crowded	L	L	L	443	\$1,772,000
Owner		Cost Burden >30%	H	H	H	24,156	\$603,900,000
		Cost Burden >50%	H	H	H	14,328	\$358,200,000
		Physical Defects	H	H	H	25,231	\$883,885,000
		Over crowded	M	M	M	4,453	\$17,812,000
PRIORITY HOMELESS NEEDS			Priority Need Level High, Medium, Low, No Such Need				Estimated Dollars Needed to Address

	Families	Individuals	Special Needs	
Outreach Assessment	H	L	M	\$1,000,000
Emergency Shelters	H	H	H	\$6,000,000
Transitional Shelters	H	L	M	\$2,250,000
Permanent Supportive Housing	L	L	H	\$121,500,000
Permanent Housing	H	L	H	\$900,000

***Due to the unavailability of 2000 Census information, HUD has allowed the use of 1990 Census information and Priority Needs Tables.**

These goals will be pursued to principally benefit extremely low, low- and moderate-income residents of the City of San Antonio, which are consistent with City Council Policy.

Priorities for allocating Investment Geographically

Housing and community development assistance will be widely dispersed throughout the City of San Antonio. Homeless and special needs assistance will be directed to agencies located in a wide geographic area; emergency shelter programs are primarily housed in the downtown area, while efforts will be made to integrate transitional and permanent housing for the homeless and special needs populations as widely as possible. Similarly, to promote increased housing choice and opportunity, efforts will be made to increase the number of public and assisted housing units located outside areas of minority and low-income concentration.

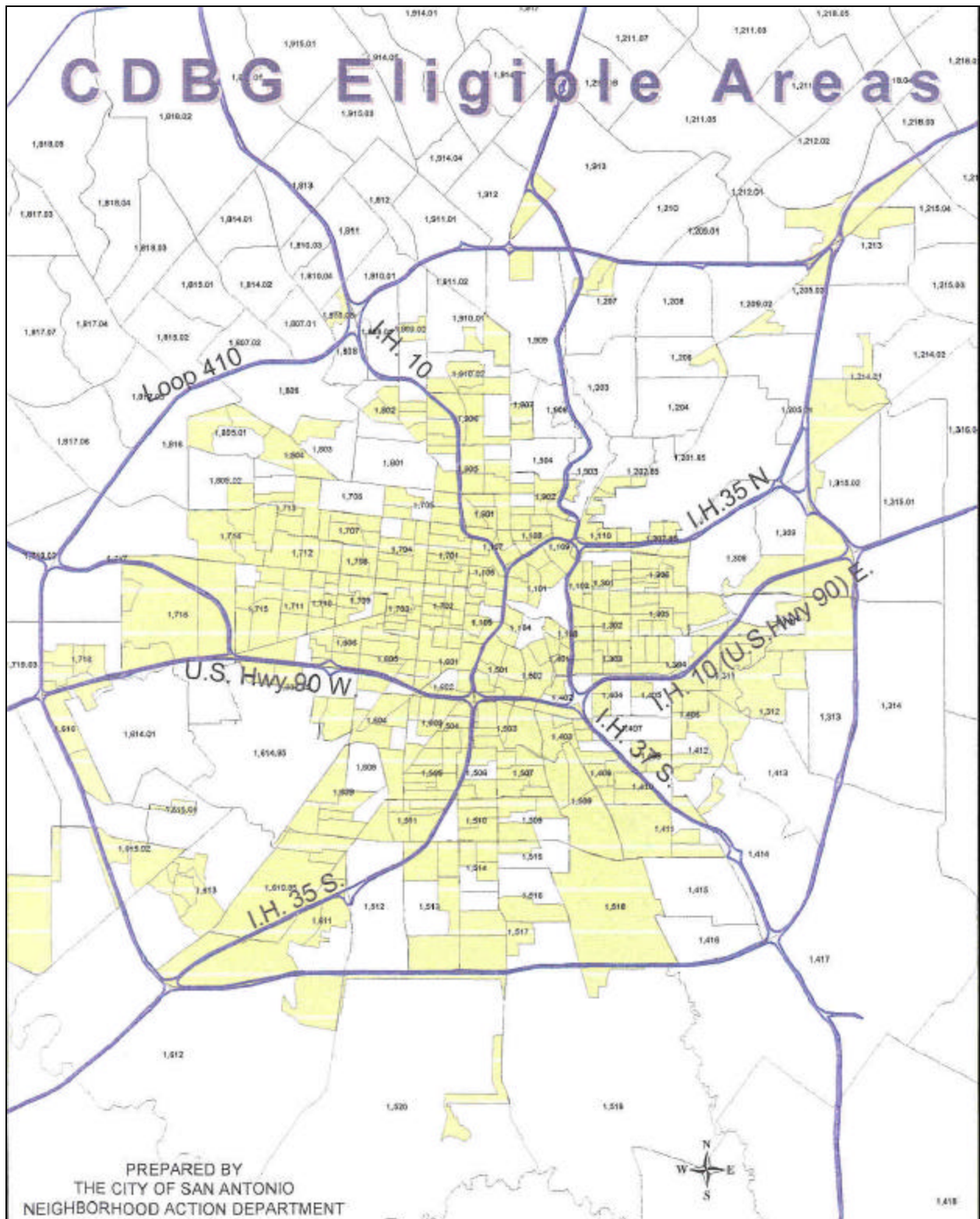
Overall Priority needs

As a growing community, the City must successfully balance a diverse array of housing and community development issues. Given the range of competing needs, the community must invest its scarce public resources wisely. Therefore, as a general principal, the City of San Antonio, will attempt to expend public funds in a way that leverages private sector support whenever possible.

Through the citizen participation and consultation process, the City has recognized that the community's overall priorities are as follows:

1. provide decent housing;
2. establish and maintain a suitable living environment; and,
3. expand economic opportunities

Within each of these goals are a variety of specific programmatic areas, such as homelessness, special needs housing, or non-housing community development. For each such area, this Strategic Plan indicates the priority need in San Antonio, and describes the basis for their relative priority need including proposed accomplishments to be achieved by September 30, 2004. In addition, actions and programs to achieve these objectives, and potential obstacles to meeting them, are described.



Affordable Housing Needs

As detailed in the Housing Needs Assessment section of this Consolidated Plan, many low-and moderate-income households cannot afford private market-rate rental or homeowner units without incurring an excessive cost burden. Without assistance, households earning less than 50% of the median income cannot afford the average market rent for a two-bedroom rental unit. The City of San Antonio has set as a high priority assisting eligible extremely low-, low- and moderate-income households experiencing cost burdens.

Existing housing stock represents an important component of affordable housing in San Antonio and the aging and deterioration of these units places an additional strain on the availability and affordability of housing. Based on the analysis of the data provided in the 1990 Census, and HUD Data Tables, approximately 86% of the total housing units is estimated to be in standard condition. Substandard units account for 14% of the total housing stock.



The City of San Antonio recognizes the importance of homeownership in supporting a healthy community. Homeownership helps to foster a wide variety of community benefits, such as family and neighborhood stability and a healthy climate for investment. Maintaining a wide variety of homeownership opportunities will therefore receive priority.

For these reasons, the following groups have been identified as San Antonio's highest priorities for affordable housing assistance during the 2000-2005 period of this plan:

- Low- and moderate-income renters who are experiencing cost burdens and those living in substandard housing;
- Existing homeowners with incomes below 80% of median who are residing in substandard housing; and
- Renters with incomes between 51 and 80% of median who, with sufficient down payment assistance and credit counseling are strong candidates for assisted homeownership opportunities.

The following dialog represents the City's affordable housing priorities:

AFFORDABLE HOUSING

Priority Need #1: Low- and moderate-income renters who are experiencing cost burdens as well as those who are residing in substandard housing.

The strong economic growth in San Antonio, the resulting population and household growth, and the increasing cost of land, construction and maintenance have combined to drive rents higher, increasing the housing cost burden on lower-income households. With a vacancy rate of 6.1% in 1998, and a continuing increase of low and moderate-income households, the market for affordable rental units is very unyielding. While the number of rental assistance (Section 8) certificates and vouchers has grown in recent years, demand far outweighs supply, with 18,626 families on the Section 8 waiting list as of May 2000.

A number of renter sub-populations often experience difficult situations. For example, small related and single-person households are often composed of a single wage earner, while the elderly are often on fixed incomes. Rising rental rates can quickly erode the buying power of a low-income renter. Cost burdens among this population continue to be high and assistance to such renters will be a priority. In addition, rental assistance, construction of new rental units, and homeownership will be used as strategies to address the needs of renter households living in substandard conditions.

Strategy and Objectives to address Priority Need #1

1. Provide rental assistance to alleviate cost burden.
2. Rehabilitate existing rental units.
3. Construct new rental housing units.
4. Promote homeownership opportunities.

Actions and Programs

- Provide a continuum of services to low-income households to achieve homeownership.
- Use Low-income Housing Tax Credits to expand affordable rental housing supply.

- Use available funds as leverage to assist non-profit organizations to provide housing units with long-term affordability.
- Continue to Apply for HOPE IV grants to redevelop public housing properties and their neighborhoods.
- Implement CRAG (Community Revitalization Action Group) recommendations.
- Implement Housing Master Plan

Proposed Accomplishments by September 30, 2004

Increase the number of very-low and low-income households living in decent, affordable rental housing by 1,575 units.

1. Rehabilitate 1000 existing units
2. New construction/Conversion of 575 units

Obstacles

- Limited resources for rental assistance.
- Shortage of units available for rental.
- Low-income due to lack of education and job skills
- Cost of new construction
- Lack of sites available for new construction close to mass transit and employment opportunities.

Priority Need #2: Existing homeowners with incomes below 80% of median who are residing in substandard housing.

Based on the 1990 Census Data, approximately 14% the total housing units in the market area is estimated to be in a sub-standard condition of which 91% (46,554) are occupied, and 9% (4,604) are vacant.

Of the substandard units, minority households occupy a large percentage of them. In fact, the percentage of poor households in the San Antonio area living in physically deficient housing – 39% - was more than double the nation-wide rate. Forty seven percent of poor homeowners inhabit physically deficient units. (Source: EZ Application).

Seventy five percent of the occupied substandard units are suitable for rehabilitation, while only 56% of the vacant substandard units can be rehabilitated. The remaining vacant units have deteriorated to a degree that precludes rehabilitation due to structural or economic unfeasibility. Of these substandard units which cannot be rehabilitated, 85% are occupied (80.6% by owners and 19.4% by renters).

Of the 34,916 occupied units determined to be suitable for rehabilitation, 14,316 (41%) are owner-occupied, and 20,600 (59%) are occupied by renter households. Of the vacant units suitable for rehabilitation 39% are available for owner-occupants and 61% are available for renter occupants.

Therefore, given the large number of units affected, the rehabilitation of substandard owner-occupied homes remains a priority.

Strategies and Objectives to Address Priority Needs #2:

1. Rehabilitate existing housing units.
2. Network target neighborhoods with Code Compliance and Neighborhood Action Departments.

Actions and Programs

- Use available resources as leverage to provide rehabilitation, including accessibility for disabled persons.
- Provide relocation assistance to demolition.
- Provide information to homeowners on short and long-term maintenance needs.
- Use weatherization programs to increase energy efficiency.
- Use available resources as leverage to assist non-profit organizations to rehabilitation substandard owner-occupied units.
- Facilitate communication between target neighborhoods and City Departments.
- Continue to apply for HOPE VI grants to redevelop public housing sites and their neighborhoods.

Proposed Accomplishments by September 30, 2004

1. Rehabilitate 950 owner-occupied residences.
2. Assist 1000 households become responsible first-time homeowners.

Obstacles

- Rising costs of rehabilitation faced by persons on fixed incomes.
- Low-incomes due to a lack of education and job skills.
- Fear of government programs.
- Lack of knowledge about available resources.
- Greater need than can be addressed by existing resources.

Priority Need #3: Renters with incomes between 51 and 80% of median who, with sufficient down payment assistance and credit counseling are strong candidates for assisted homeownership opportunities.

The reasons for addressing the high cost burdens are similar to those outlined in Priority #1. However, persons in this income category do not qualify for Section 8 rental assistance, and only a limited number qualify for public housing. With sufficient credit counseling and down payment assistance, households in this income category may be good candidates for homeownership programs.

Strategies & Objectives to Address Priority Need:

1. Promote affordable home ownership opportunities.
2. Rehabilitate existing rental housing units to increase affordable unit supply.
3. Construct new affordable rental housing units.

Actions and Programs

- Use available resources as leverage to provide rental rehabilitation of affordable units.
- Use available resources as leverage to provide construction of new affordable rental units.
- Provide continuum services to achieve homeownership.
- Use available resources as leverage to assist non-profit organizations to provide housing units with long-term affordability.

- Use weatherization program payments to eligible households.
- Use Low-Income Housing Tax Credits to expand affordable rental housing supply.

Proposed Accomplishments by September 30, 2004

1. Assist 1000 households to become responsible homeowners.
2. Rehabilitate 1000 existing units.
3. New construction/Conversion of 575 units.

Obstacles

- Shortage of available rental units.
- Reluctance of moderate-income persons to live in public housing.
- Low-income due to lack of education and job skills.
- Reluctance of neighborhoods to accept low-income housing.
- Cost of new construction.
- Number of substandard units exceeds resources to subsidize rehabilitation.
- Few incentives for landlords to maintain and improve properties and maintain long-term affordability.
- Lack of available sites for new construction close to mass transit and employment.
- Tenants lack of education regarding rental maintenance.

PRIORITY HOMELESS NEEDS

The total number of people requesting emergency shelter increased by 23% in the last year to 18,137 individuals. Of these 6,529 were single men, 8,524 were families with children, 2,176 were single women, and 908 were unaccompanied youth. A single parent heads 60% of the homeless families in San Antonio. 62% of those families are children.

Snapshot of Homelessness in San Antonio

- 40% of homeless families have been homeless more than once.

- Single mothers with an average age of 27 head 40% of homeless families. 40% of them have never been married.
- The median annual income while they were working was \$9,880. Among the general population, the U.S. median income in San Antonio is \$23,584.
- In 44% of homeless families, the head of household has never been employed.
- Heads of Households in 37% of the homeless families have not graduated from high school.
- 54% of homeless parents never rented or owned a residence.
- 92% of homeless single mothers get no support from the absent parent. If they were married, there is a better chance of collecting child support (7% unmarried versus 13% married).
- 59% of homeless families in San Antonio cite domestic violence or family disagreement as the reason they are homeless.

Source: TDMHMR Strategic Plan, 2001-2005

Homeless Strategy

The Secretary of HUD has stated that addressing homelessness through permanent solutions is HUD's top priority. To achieve this goal, HUD has encouraged a community-based process that provides a comprehensive response to the homeless population's different needs. This approach, the Continuum of Care, assesses needs, inventories resources, identifies gaps, and coordinates public and private resources to fill in the gaps and avoid duplication.

A Continuum of Care plan can be likened to a "safety net" of services available to the local homeless population. This safety net exists in areas where resources are currently allocated. Gaps in the Continuum of Care are holes in the existing safety net of services. These are areas where the need or the services are not adequate to meet the need.

CHARACTERISTICS OF HOMELESS: 1998 & 1999

Homeless Population	Number	Percent	Nat'l %
CONSOLIDATED PLAN			

	<u>1998</u>	<u>1999</u>	<u>1998</u>	<u>1999</u>	<u>1998</u>	<u>1999</u>
Member of Families with Children	9,083	8,524	41%	47%	38%	37%
Single Men	7,311	6,529	33%	36%	45%	43%
Single Women	5,096	2,176	23%	23%	14%	13%
Unaccompanied Youth (18 and under)	665	908	3%	5%	3%	7%
TOTAL	22,155	18,137				
Racial Breakdown:						
African-American			21%	21%	49%	50%
White			18%	24%	32%	31%
Hispanic			58%	53%	12%	13%
Asian/Native American/Other			3%	2%	7%	6%
Causes:						
Severely Mentally Ill			24%	28%	24%	19%
Substance Abuse			32%	35%	38%	31%
Employed			27%	32%	22%	14%
Veterans			31%	26%	22%	14%
Percent of Unmet Need			23%	20%	26%	25%
Ave. Time to be Homeless			9 mo.	7 mo.	10 m	7 mo.
% of Homeless Families			73%	60%	70%	60%
% Homeless Children			33%	34%	25%	27%
Increase in Requests for Emergency Shelters			23%	5%	13%	12%
Increase in Requests by families for shelter			35%	7%	14%	17%
Avg. Wait for Public Housing/Section 8				42 mo.		19 mo.

Source: 1999 U.S. Conference of Mayors Report from 26 American Cities

The City of San Antonio's Continuum of Care process predates the Continuum of Care (COC) system established by the passage of the Stewart B. McKinney Act. The City's COC provides services for the homeless through its role in addressing unmet needs. In 1982, the City began using local and federal funds to establish, renovate, and expand emergency shelters for homeless persons. The City is now a direct provider of homeless services and is involved in capacity building of other service providers. The City works with HUD, non-profit organizations, foundations, other private entities, and the community to develop and implement local strategies to address the needs of the homeless.

The City's Department of Community Initiatives (DCI) holds ongoing meetings with homeless providers to discuss gaps in services; legislative issues on local, state and federal levels; budget concerns; special needs of homeless sub-populations; and prioritize the community's needs through comprehensive surveys and consensus-building.

Local homeless service providers often find themselves turning away clients due to insufficient resources. The following table is the City's revised Continuum of Care, Which identifies gaps in services.

Homelessness Priority Need #1

Expand the capacity and services for longer term shelter needs; increase transitional housing opportunities; and prevent homelessness through timely intervention.

Strategies and Objectives to Address Priority Need #1

1. Provide emergency shelters and services for homeless individuals and families with children.
2. Prevent homelessness by serving individuals and families at risk.
3. Expand transitional housing and services for homeless persons.
4. Seek opportunities transitional housing environment to become permanent affordable housing for the formerly homeless, whenever possible.

Actions and Programs

- Use ESG funds to assist emergency shelters with operating costs and rehabilitation needs and essential services and prevention activities.
- Apply for funds that are specific set-asides for homeless populations.
- Use ESG and other funds to expand the number of emergency shelter beds for intact families.
- Encourage development of systems to more accurately track the demand for shelter and specific special needs characteristics of homeless persons or people in imminent danger of becoming homeless.
- Continue programs that help people in imminent danger of becoming homeless stay in their homes by assisting with delinquent rent and utility payments.

Proposed Accomplishments by September 30, 2004

1. Increase the available shelter space by 150 beds.
2. Increase the availability of transitional housing facilities by 25 units.
3. Provide timely intervention assistance to 3,000 households to prevent their becoming homeless.

Obstacles

- Limited ESG funds.
- Shortage of affordable rental housing.
- Reluctance of neighborhoods to accept low-income housing and supportive living facilities.
- Shortage of affordable rental assistance programs.

Priority Special Needs

A special needs population in San Antonio's homeless population includes person with HIV/AIDS (PWAs). The National Commission on AIDS states that up to half of all Americans with AIDS are either homeless or "in imminent danger of becoming so due to their illness, lack income or other resources and weak support networks". Based on reports published by the National Commission on AIDS, approximately 15% of homeless persons in urban areas may be HIV-infected.

Persons with HIV/AIDS and related illnesses are living longer due to advancements in medical treatment. As encouraging as that may be for AIDS patients in general, homeless persons with HIV/AIDS will not have the equal opportunity to share in this progression. Homeless persons with HIV/AIDS can not maintain communication with health care and social service professionals offering care (lack of telephone, address and social stability). Homeless persons with HIV/AIDS cannot obtain medication, store food and medical supplies properly. They cannot obtain adequate sleep or rest. They cannot develop a peer support group to help with the challenges of daily living, nor do they have access to clean clothing and linen. All of these necessities are usually provided within a home environment.

The City's Department of Community Initiatives, Community Action Division (CAD) is one of the few divisions that actively deal with this special population within the San Antonio Homeless. CAD collaborates with several service providers that operate facilities to serve this population and participates in several conferences and workshops concerning this topic.

San Antonio's Continuum of Care model includes several providers who address the needs of this special group. Since HIV/AIDS can now be considered a chronic condition due to medical advancements, this poses the need for homeless persons with HIV/AIDS to access the new medications that are now available. Since the life-span of homeless persons with HIV/AIDS has increased, there is an increase in demand to access permanent housing. The City of San Antonio firmly believes that it is morally imperative that all persons with HIV/AIDS are able to access and be provided affordable, safe and decent housing.

Given these facts, the City of San Antonio will continue to address the demand for services with all available funding sources.

Disabled

The resources that are usually relied upon to provide rental housing have been unable to satisfy the need for affordable housing for people with disabilities and are of low and moderate incomes.

San Antonio has a large number of people with disabilities that is accompanied by poverty in a disproportionate number for families.

In addition to needs based on low-income, specific groups, including the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, persons with alcohol and or drug addiction, may be currently housed, but often have unique needs which restrict the availability, supportive services, and housing search assistance.

TOTAL NON-INSTITUTIONALIZED DISABLED PERSONS						
			SAN ANTONIO	BEXAR COUNTY	TEXAS	UNITED STATES
2000 TOTAL POPULATION			1,192,300	1,432,500	20,044,100	274,783,200
DISABLED POPULATION ESTIMATE *(26%)			309,998	37,245	5,211,466	71,443,632
IMPAIRMENT TYPE	Persons/1000					
VISUAL	40.4		47,692	57,873	809,782	11,101,241
HEARING	82.9		98,842	118,754	1,661,656	22,779,572
SPEECH	9.6		11,446	13,752	192,423	2,637,918
MENTAL	31.2		37,200	44,694	625,376	8,573,236
ORTHOPEDIC	96.6		115,176	138,380	1,936,260	26,544,057
USE OF MOBILITY ASSISTANCE DEVICES						
WHEEL CHAIRS	3.3		3,935	4,727	66,146	906,784
WALKERS	3.2		3,815	4,584	64,141	879,306
CRUTCHES	2.7		3,219	3,868	54,119	741,915
CANES	12.8		16,261	18,336	360,794	35,177,225
SPECIAL SHOES	7		8,346	10,028	140,309	1,923,482
LEG BRACES	1.9		2,265	2,722	38,084	522,088
ARTIFICIAL LIMBS	1		1,192	1,433	20,044	274,783
DEVICE USE TOTALS**			39,033	45,698	743,637	40,425,583

The primary strategy for addressing this need will be to increase the number and range of supportive housing alternatives for persons with special needs who require service enriched or other responsive living environments.

Special Needs Priority #1

Support continued occupancy and preservation of the existing housing stock; and increases the availability of affordable, barrier-free units.

Persons With Work Disabilities

Labor Force Characteristics	Age Group 16-62 Years		Age Group 65+ Years		Age Group 16 years & >	
With Work Disabilities	59,044	9%	32,495	35%	18,886	12%
Employed	17,637	30%	15,193	3%	18,757	20%
Unemployed	4,169	7%	204	1%	4,323	5%
Prevented/Work	31,503	53%	27,242	84%	61,890	65%
Not in Labor Force	5,637	10%	3,856	12%	9,916	10%
With no Work Disability	611,756	91%	69,606	66%	667,914	68%
Employed	424,630	69%	9,394	16%	427,324	64%
Unemployed	41,198	7%	511	1%	40,916	5%
Not in Labor Force	146,018	24%	49,600	83%	199,674	30%
Totals	670,800	100%	92,000	100%	767,800	100%

Strategies and Objectives to Address Priority Need #1

1. Create housing and supportive services for those persons not capable of achieving independent living.

Actions and Programs:

- Apply for funds that are specific set-asides for persons with disabilities.

Proposed Accomplishments by September 30, 2004.

1. Assist 50 elderly/disabled homeowners to remain in their homes through appropriate rehabilitation, providing a barrier-free environment.
2. Provide an additional 300 affordable, barrier-free rental units for elderly and/or disabled persons, suitable for independent living.
3. Increase HIV/AIDS supportive housing facilities by 100 units.

Obstacles:

1. Reluctance of neighborhoods to accept low-income housing and supportive living facilities.
2. Limited funds available for rental assistance.
3. Limited funds for professional staff to provide essential services such as long-term case management.

NON-HOUSING COMMUNITY DEVELOPMENT

Background

The City of San Antonio has one of the nations lowest median incomes and among the highest poverty rates of any major U.S. City. The Texas poverty rate of 15.1% and child poverty rate of 26.9% are above the national averages. In San Antonio, 22% of families live in poverty, and 29.6% of children live in poverty. The \$26,885 median annual income trailed the national average by about 30% in 1999. Analysts estimate that at least 25% of high school students will not graduate and 27% of adults are functionally illiterate. (Express news, "Many working in SA working Poor", May 8, 2000)

Using a definition of those who roughly work half time and whose family income is below the federal poverty level, and including their family members, the Urban Institute in Washington, calculates that 4.2 million (1 in 25) Americans live in working poor families.

Living in Poverty: An estimated 51,000 employed adults in San Antonio, About 10% of the work force, live in poverty.

Average median household income:

Bexar County \$29,815

Nationally \$40,611

Children living in poverty (estimated)

Bexar County 29.6%

Texas 26.9%

Nationally 20.4%

In the mid-1990's (residents living in poverty)

Bexar County 19.4%

Texas 18.5%

Nationally 12.9%

Including those who earn below 200% of the federal poverty line, the Urban Institute makes a rough calculation that 1 in 6 Americans could be considered working poor. Similar conditions are evident in San Antonio as well. Many San Antonians work full time and live in poverty. Approximately 10% of the work force (51,000 working adult in San Antonio) earn below the poverty level.

INFRASTRUCTURE

Providing for adequate and safe infrastructure including streets, drainage, and sidewalks continues to be a high priority in San Antonio's strategy to improve the local quality of life. All CDBG supported capital improvement activity is documented on serving low and moderate-income residential streets and neighborhoods, primarily in the City's older neighborhoods.

CDBG support for all capital improvement activities is phased with initial funding provided to complete engineering activities only. Upon completion of the engineering phase, additional support is provided for utility relocation and right-of-way acquisition, if needed. When all preliminary work is completed, funding to support the actual construction/reconstruction phase is allocated. For large capital improvement projects, the construction work may also be implemented in phases.

This phased process allows as many projects as possible to be addressed annually within the limited annual CDBG allocation, ensures improved project performance and completion and increases the CDBG draw down rate, providing for the timely close-out of previous CDBG Entitlement grant years.

Under the category of infrastructure, CDBG funds must be used to install or improve a community's infrastructure (including streets, curbs, gutters, sidewalks, wells, septic systems, street lights and sewers) in low and moderate income communities. Consideration will be given to applications that meet one or more of the following objectives:

1. The majority of residents support the proposed improvements.
2. Other funding sources are not available to correct or improve the infrastructure

3. The proposed improvements are located in a blighted or deteriorating area and are directed towards improving the commercial or residential environment
4. Projects that serve at least 51% of low and moderate income persons.
5. Projects in which the proposed infrastructure improvements will improve access for handicapped or elderly persons.

PUBLIC SERVICE ASSISTANCE

HUD defines public service program activities as "... \directed towards the improving the community's public services and/or facilities including but not limited to those concerned with employment, crime prevention, child care, health, drug abuse, energy conservation, welfare, or recreational needs". The City of San Antonio recognizes the need for public service programs in their efforts to provide and maintain decent and affordable housing, a suitable living environment and expand economic opportunity.



The need for extended child day care, youth recreation, elderly and disabled services and the prevention of adolescent pregnancy is a high priority. The building blocks of low and moderate-income families' futures are stacked atop an unstable foundation: government funded childcare. People on welfare or leaving it are first in line for federal childcare dollars for low-income parents.

The loss of funding for the Child Care Management System (CCMS) limited the City's ability to provide childcare to fewer than 10,000 people for the year of 2000. There is currently a waiting list of 3,941 people. (SA Express News, May 8, 2000) School districts that provide child-care assistance are requiring participants to enroll in CCMS, thus increasing the waiting list. In 1999, a total of 1,194 (17%) reported births were by single females between the ages of 12 and 17, a rate that is 68% higher than the national average.

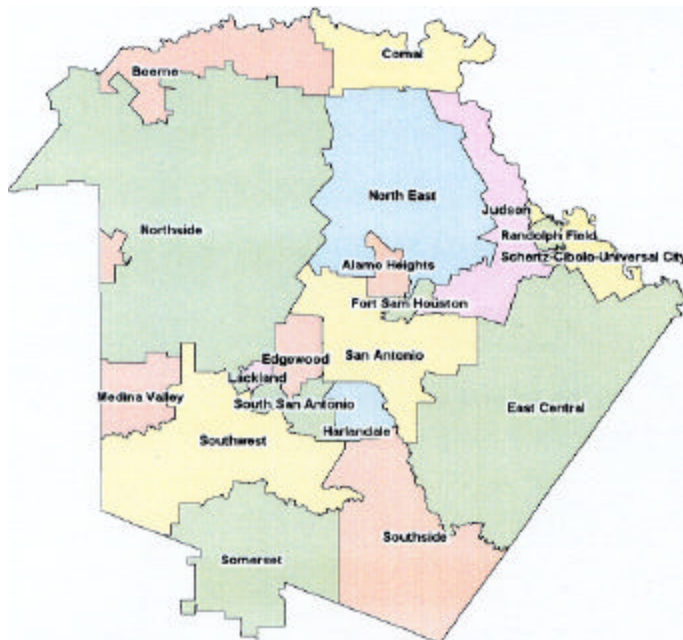
According to the San Antonio 2000 Community Report, "Over one-fourth of the population age 25 or older have not graduated from high school." The State of Literacy report in San Antonio, indicated that

Bexar County Births By School District to Mothers 12-19

one of every four adults could not read, write, compute or speak English proficiently (illiteracy rate of

	12	13	14	15	16	17	Total	18	19	Total
San Antonio	0	13	28	103	167	276	587	366	453	1,406
Northside	0	2	12	22	63	105	204	170	244	618
North East	0	1	7	23	49	79	159	134	156	449
Edgewood	0	0	12	24	45	69	150	79	95	324
Harlandale	2	4	7	28	37	56	134	57	94	285
South San Antonio	0	1	6	20	27	39	93	75	76	244
Southwest	0	2	5	13	21	36	77	34	41	152
Judson	0	1	3	3	11	31	49	38	38	125
East Central	0	0	4	5	13	16	38	19	26	83
Southside	0	0	2	3	9	13	27	20	21	68
Somerset	0	0	1	3	2	6	12	5	9	26
Alamo Heights	0	0	0	1	1	2	4	4	8	16
Randolph Field	0	0	0	0	0	0	-	1	4	5
Schertz-Cibolo-Universal	0	0	0	0	0	0	-	2	3	5
Fort Sam Houston	0	0	0	0	0	0	-	1	2	3
Medina Valley	0	0	0	0	1	1	2	0	1	3
Comal	0	0	0	1	0	0	1	0	0	1
Lackland	0	0	0	1	0	0	1	0	0	1
Boerne	0	0	0	0	0	0	-	0	0	-
Total	2	24	87	250	446	729	1,538	1,005	1,271	3,814

22.5%).



The U.S. Bureau of Labor Statistics' Occupational Outlook (1991) indicates that half of the fastest growing occupations in the next 15 years will require significant post-secondary education. In addition, jobs that require 12 or fewer years of education will require some form of vocational training. Therefore,

if San Antonio is to significantly reduce the poverty level, and

School District

AGE OF MOTHER

* Note: These numbers differ slightly from County totals reported previously due to inability to assign some addresses to a School District.

COUNCIL	TOTAL BIRTHS	MATERNAL AGE 10-17		LATE PRE-NATAL CARE		LOW BIRTH WEIGHT		BIRTHS TO SINGLE MOTHERS		INFANT DEATHS	
		#	%	#	%	#	%	#	%	#	RATE
1	1,879	170	9.0%	337	17.9%	131	7.0%	647	34.4%	14	7.5
2	1,675	154	9.2%	329	19.6%	164	9.8%	725	43.3%	21	12.5
3	1,734	168	9.7%	271	15.6%	130	7.5%	614	35.4%	10	5.8
4	2,464	272	11.0%	406	16.5%	199	8.1%	842	34.2%	11	4.5
5	1,805	188	10.4%	322	17.8%	145	8.0%	694	38.4%	15	8.3
6	2,190	164	7.5%	345	15.8%	162	7.4%	679	31.0%	8	3.7
7	1,866	133	7.1%	299	16.0%	115	6.2%	574	30.8%	11	5.9
8	2,440	67	2.7%	259	10.6%	112	4.6%	491	20.1%	7	2.9
9	1,787	42	2.4%	183	10.2%	126	7.1%	343	19.2%	17	9.5
10	1,835	55	3.0%	217	11.8%	150	8.2%	431	23.5%	10	5.4
Total	19,675	1413	7.2%	2968	15.1%	1434	7.3%	6040	30.7%	124	6.3

San Antonio Metropolitan Health District Annual 1999

San Antonio Metropolitan Health District Annual 1999

1997 Birth Summary by San Antonio City Council District

COUNCIL	TOTAL BIRTHS	MATERNAL AGE 10-17		LATE PRE-NATAL CARE		LOW BIRTH WEIGHT		BIRTHS TO SINGLE MOTHERS		INFANT DEATHS	
		#	%	#	%	#	%	#	%	#	RATE
1	2,047	200	9.8%	396	19.3%	129	6.3%	701	34.2%	15	7.3
2	1,881	190	11.3%	391	23.3%	163	9.7%	756	45.0%	17	10.1
3	1,756	201	11.4%	328	18.7%	121	6.9%	667	38.0%	13	7.4
4	2,327	252	10.8%	430	18.5%	181	7.8%	900	38.7%	23	9.9
5	1,918	228	11.9%	423	22.1%	136	7.1%	794	41.4%	12	6.3
6	2,191	204	9.3%	372	17.0%	153	7.0%	664	30.3%	19	8.7
7	1,880	164	8.7%	301	16.0%	119	6.3%	551	29.3%	12	6.4
8	2,325	70	3.0%	221	9.5%	160	6.9%	436	18.8%	15	6.5
9	1,892	61	3.6%	210	12.4%	114	6.7%	387	22.9%	6	3.5
10	1,696	51	3.0%	190	11.2%	101	6.0%	376	22.2%	13	7.7
Total	19,513	1621	8.3%	3262	16.7%	1177	7.1%	6232	31.9%	145	7.4

1998 Birth Summary by San Antonio City Council District

successfully attract manufacturing and high technology industries to increase salary and career opportunities for local residents, the education and training levels of San Antonio's labor force must be improved.

Strategy

- ❖ Increase the educational level of San Antonio's population.
 - Provide incentives for students to complete high school and college.

1999 Birth Summary by San Antonio City Council District

COUNCIL	TOTAL BIRTHS	MATERNAL AGE 10-17		LATE PRE-NATAL CARE		LOW BIRTH WEIGHT		BIRTHS TO SINGLE MOTHERS		INFANT DEATHS	
		#	%	#	%	#	%	#	%	#	Rate
1	1830	169	9.2%	373	20.4%	144	7.9%	686	37.5%	13	7.1
2	1715	166	9.7%	355	20.7%	163	9.5%	773	45.1%	13	7.6
3	1775	187	10.5%	293	16.5%	143	8.1%	735	41.4%	16	9.0
4	2474	234	9.5%	407	16.5%	155	6.3%	895	36.2%	19	7.7
5	1791	209	11.7%	373	20.8%	124	6.9%	682	38.1%	10	5.6
6	2198	153	7.0%	346	15.7%	202	9.2%	699	31.8%	14	6.4
7	1820	129	7.1%	314	17.3%	145	8.0%	573	31.5%	12	6.6
8	2458	55	2.2%	216	8.8%	165	6.7%	472	19.2%	14	5.7
9	1946	43	2.2%	168	8.6%	124	6.4%	363	18.7%	8	4.1
10	1777	53	3.0%	186	10.5%	127	7.1%	422	23.7%	5	2.8
Total	19,784	1398	7.1%	3031	15.3%	1492	7.5%	6300	31.8%	124	6.3

- A number of local organizations, supported by business and financial industry donations, continue to provide guaranteed higher education scholarships for graduating high school students. Students, with special emphasis on those attending "high risk" schools, are "adopted" into the program at the ninth grade level, and are guaranteed scholarships to continue their education following high school graduation, if they have met the attendance and minimum grade point average stipulated in their education agreement.

- In addition to the financial incentives, a number of student mentoring programs have been initiated by the City of San Antonio, Youth Initiatives Office, and private sector organization. These programs "adopt" elementary schools located in lower-income areas, and match adult volunteer role models to at-risk students. The adult mentor commits to a minimum of one hour per week to be spent with the student at school, providing tutoring, support, encouragement, and friendship.



- Improve literacy rates and English Languages proficiency.

- The City of San Antonio has provided funding resources to construct a Learning and

Literacy Center in each of the 10 City Council Districts. Through cooperative agreements with local school/college districts and private sector participation, the Literacy Centers provide courses leading to a General Equivalency Degree (GED), English as a Second Language (ESL), basic literacy classes, and computer training.

In addition to opportunities provided by the Literacy and Learning Centers, and through the branch public library system, the City supports the Project Learn To Read program, operating at sites

accessible to City areas with the highest concentration of adult illiteracy. Project Learn to Read matches adult clients with adult volunteers providing individualized reading and writing learning opportunities. Small classroom sessions are also provided, when appropriate, to prepare more advanced students for successful completion of GED requirements.

- Provide job-training opportunities to increase skill levels and prepare for higher salary/career advancement opportunities.
- In addition to the standard federally funded Jobs training Partnership Act (JTPA) programs, the City of San Antonio, in cooperation with Citizens Organized For Public Service (COPS), Metro Alliance, and the State of Texas, will continue to support the efforts of Project Quest, a model local jobs training program.

The program, funded from the City's General Fund and Community Development Block Grant (CDBG) allocations, JTPA program funds, and State of Texas resources, provides a comprehensive strategy to address factors contributing to poverty. Eligible unemployed and under-employed clients are provided the necessary resources to prepare them for high salary/career advancement position. Based on the needs of each individual client, services may include GED, higher education (college), or vocational training classes including tuition, books and associated fees, job training and placement, and child care services. Clients are tested and counseled to determine their abilities and employment aptitudes, however, the program emphasized opportunities in the skilled industries. Through agreements with local private sector businesses, completion of the required program guarantees job placement.

Child Care

230,604 households or 45.1% of all households in San Antonio contain children. 51,302 or 22%, families are female-heads of households and 12,036 or 5% families are male heads of households (no spouse but with



children). These statistics are significant in relation to successfully addressing factors contributing to poverty, as well as in relation to employment preparedness.

The availability of affordable, consistent and trusted child care services is essential for a parent to be available for employment training needed to increase annual pay, to be available to take advantage of employment opportunities, and/or to consistently and adequately perform employment responsibilities (attendance and performance).

Strategy

- ❖ Expand the availability of affordable, consistent child care services.
 - The City of San Antonio provides general fund support for child care services, as well as a service matching parents with approved, licensed local providers.
 - CDBG funds support programs providing after-school care, and supervised recreational opportunities for over 10,000 youth. In addition, these CDBG allocations to child care/youth recreation programs have been used by the City as local match to be eligible for and receive increased child care grant allocations from the State of Texas.

The San Antonio Housing Authority (SAHA), through cooperative agreements with child care providers, makes available appropriate facilities at its Low-Income Public Housing (LIPH) project sites, to provide services to its residents. In addition, through its continuing Resident Initiatives program, staff of SAHA provides training and technical assistance to public housing residents, to support the implementation of resident-owned and operated childcare service businesses.

Adolescent Pregnancy

Due to the high rate of adolescent pregnancy (121 time the National Average), the City of San Antonio has initiated Project W.O.R.T.H. (Working On Real Teen Health). The objective of Project W.O.R.T.H. is to increase the ability of the youth of San Antonio to make positive choices, avoid risky behaviors, and postpone pregnancy and childbearing. This initiative is a collaborative effort involving

seven City of San Antonio Departments: Community Initiatives, Community Relations, Cultural Affairs, Economic Development, Metropolitan Health District, Parks and Recreation and the San Antonio Public Library.

Promoting the slogan “Waiting is WORTH it” key components of Project W.O.R.T.H. include :

- **Health Education** consisting of abstinence based education for middle age boys and girls; education for parents on how to talk to their children about sex and other tough subjects; and, education for city workers who work with youth about how to promote healthy behaviors.
- **Social Services** emphasizing caseworkers helping families of teens at risk.
- **Public Information** for teens and parents promoting abstinence and envisioning a bright future.
- **Chemical Prevention Services for Teens** including clinic hours for “Teens Only” in the target areas; a “Teen Nurse” who has good rapport with teens; a holistic approach to preventive services for teens; and, encouraging abstinence in the clinical family planning setting – even for teens who are already sexually active.
- **Coordination with other Agencies and Programs** that includes working with schools faith organizations, businesses, and community service organizations in the target areas.

Public Safety

Public safety is not a high priority as it has been in the past. According to figures reported by the San Antonio Police Department, violent crime has fallen in 1999 for the seventh consecutive year, adding 42% drop in major crime since 1993. Property crime decreased for the sixth year in a row, and the biggest reduction in crime came in the area of auto theft. That was accompanied by decreases in other major areas including rape, robbery and burglary. An expert from Northeastern University cited as a reason for the decline an increased focus on community policing in which officers emphasize quality of life concerns such as cleaning up rubbish-strewn properties and stricter gun laws.

ECONOMIC DEVELOPMENT

Once upon a time bringing four to six new companies to town each year was the goal. Now, a year is not considered successful unless 18 to 20 new companies are announced. The Economic Foundation

believes that economic development faces two main obstacles: the chance for a regional airport; and education. Although education has progressed, the City has failed itself in grades K through 12.

The results of a May 6, 2000 election defeated propositions in which sales tax increases would have financially boosted Kelly Airforce Base Redevelopment, San Antonio River Tourism and various City Council district projects. Economic Development must continue to rely on private funding in addition to limited public spending.

Additional public sector incentives are necessary to attract private sector interest and to leverage private development investment to address the City's objective to provide quality environment and increase job opportunities for residents of the inner city and eastern city areas. Revitalization activities have been designed to stimulate private redevelopment and to increase the tax base. These programs are structured to not only support specific public sector financed objectives, but to also provide the vehicle and incentive for revitalization efforts through increased citizen initiative and private enterprise support.

Current Conditions

San Antonio's unemployment patterns provide no evidence that a hiring slowdown is occurring in the metropolitan area. The latest unemployment rate as of April 2000 was 3.1%, compared to 2.6% in April 1999. (Express-News "Jobless Rate Increase Signals Slowdown of Brisk Economy", June 3, 2000, pg.18a)

Unemployment	Apr. '00	Apr. '99
Bryan-College Station	1.4	1.5
Austin-San Marcos	1.9	2.0
Dallas	2.9	2.8
Fort Worth-Arlington	3.0	2.8
San Antonio	3.1	2.6
Houston	4.1	4.2
Corpus Christi	6.1	4.2
Laredo	7.1	8.4
El Paso	8.3	9.0
Brownsville-Harlingen	8.7	8.8

San Antonio netted 20,000 new jobs in 1999, representing 2.9% growth for the year. The latest Manpower Inc. survey of area employers on hiring expectations, covering the July-August-September period, indicates continued strong demand for workers.

32% of area employers plan to add new employees this summer while only 7% expect to cut back on staffing. The area cutbacks will occur in transportation and utilities, with the picture mixed for durable goods manufacturing and services.

Unlike previous years, the problem in San Antonio has not been the lack of jobs, but the wages associated with the available job openings. As indicated in the Employment Trends by Major Industry, during the 1980-1990 decade, the service industry was the largest and fastest growing employment sector in San Antonio, followed by the trade-retail/wholesale industry.

According to the Industrial Employment Projects to 1995, issued by the Institute for Studies in Business, the University of Texas at San Antonio, the structure of the San Antonio economy continues to shift from manufacturing industries in favor of less lucrative service industries.

Job Growth in	%	
<u>Past 12 Months</u>	<u>New Jobs</u>	<u>Growth</u>
Bryan-College Station	1,500	2.0
Austin-San Marcos	31,200	5.0
Dallas	63,500	3.4
Fort Worth-Arlington	24,500	3.2
San Antonio	17,700	2.5
Houston	56,100	2.8
Corpus Christi	1,000	0.6
Laredo	2,400	3.7
El Paso	4,900	2.0
Brownsville-Harlingen	3,900	3.8
McAllen-Edbg.-	6,700	4.5

Virtually all of the manufacturing industries have declined or stagnated since 1986. This shift, evident since the late 1980's, has critical implications for future occupational patterns. Workers' skills that garnered good pay in the manufacturing industry fail to collect the same pay in the service industry. In 1990, the average annual pay in San Antonio was the lowest of the 50 largest metropolitan areas in the nation. This disparity has remained virtually unchanged to date. To further complicate the issue, the relatively low wage jobs of the late 1980's required minimal skills. However, those same service sector jobs now require basic skill proficiency (High School diploma/GED) at a minimum for employment consideration.

Although the City has experienced economic growth and development during the past fifteen years, the majority of privately initiated and financed activities have been concentrated in the northern sectors of the City, bypassing the inner city and older city neighborhoods. To encourage a more equitable distribution of economic growth and revitalization activities, the city has targeted the majority of HUD funded capital improvements and housing redevelopment progress in the inner and southern sectors of San Antonio. These programs are critical components in the City's Community Development Strategy.

Strategic Plan

The strategies developed at the "Poverty Summit," held in the Spring of 1993, at Our Lady of the Lake University, are still relevant. Area employment trends by major industry mandate concentration on attracting businesses in the light manufacturing and high technology industries, compatible to San Antonio's environment. At the same time, the development in the health related industry, construction industry, transportation, communications, and utilities must be pursued and supported.

The identification, development of incentives, attraction and marketing function to achieve an increased manufacturing and high technology presence in San Antonio is the primary responsibility of the City's Economic Development Department (local government), and the San Antonio Economic Development Foundation (EDF) [private sector], working in conjunction with the financial industry.

In an effort to address the current economic development trends, the City has adopted a Strategic Plan of Action for economic development focusing on the creation of high-paying jobs in growth-oriented industries and a San Antonio workforce that is fully prepared for those jobs. The goals of the strategic plan are to create more and better jobs; promote a robust job creation environment; coordinate economic development efforts; and, encourage economic equity and diversity. These four goals direct human, capital and other resources to vital economic development needs, as well as vital opportunities, throughout the city. It focuses on those efforts that will deliver the greatest long-term benefits to all members of our community.

Moreover, the City of San Antonio has introduced the Better Jobs Initiatives, which is an economic development based community wide effort to improve the quality of life in San Antonio and to raise the standards of living. This will be accomplished by developing and supporting a highly skilled and educated workforce and expanding the number of diversity in high skill and high paying jobs. The City recognizes that there cannot be economic development without corresponding human development. The Better Jobs Initiative has targeted the following five core issues to achieve this effort:

1. Early childhood Education and Family Strengthening
2. Education Enrichment
3. Higher Education Preparation and Opportunities
4. Job Training
5. Literacy

The goal of Better Jobs is to develop human capital and foster economic growth to create a more diverse economy, better employment opportunities and better paying jobs. From early childhood education to adult job skills training, the Better Jobs Initiative has focused on collective strategies that will lay the foundation of San Antonio's 21st century economy.

CDBG funded public service activities are a key part of the program. The Department of Housing and Community Development will work with agencies supported with CDBG funds to ensure that the Better Jobs goals and strategies are incorporated into their programs. By doing so, the City will better leverage CDBG funds with other funds and programs available to develop human capital and contribute toward community development.

Therefore, consideration will be given to projects that stimulate the economic conditions of low and moderate-income persons and/or provide commercial activities in low and moderate-income communities and meet one or more of the following objectives:

1. Planning, design and feasibility studies in coordination with related residential programs.
2. Acquisition and clearance of blighted properties.

3. Assistance in the development and improvement of businesses that provide job opportunities for low and moderate income persons throughout the City.
4. Provision of opportunities for job training and placement for disadvantaged populations, such as high school drop-outs and language minorities
5. Acquisition of commercial facade easements to improve the appearance of businesses in CDBG eligible communities.

NEIGHBORHOOD REVITALIZATION/COMMUNITY FACILITIES

Under the category of Community Facilities, CDBG funds must be used to improve or develop community facilities that benefit low and moderate-income persons, the mentally and physically handicapped, elderly, children and youth. If the facility is owned by a non-profit organization, services must be provided to the public during normal business hours. Consideration will be given to applications, which meet one or more of the following objectives:

1. The facility meets an unmet need in the community.
2. Improvements to the facility would eliminate health and safety problems.
3. For privately owned facilities, other non-CDBG funds and/or services will contribute to improvement costs.
4. For privately owned facilities, the operating and maintenance cost of the facility would not require future commitments of City operating funds.
5. Undertake specific housing efforts to address the problems of the City's special populations including support for the renovation and upgrading of existing shelters which include: shelters for the homeless, convalescent homes, hospitals, nursing homes, battered spouse shelters, halfway houses for run-away children, etc., and other facilities designed to assist the homeless to become self-sustaining.
6. Improvements to the facility would allow for increased access to physically disabled persons.

Federal regulations stipulate that the facility benefit a specific targeted group of people of which at least 51% must be low and moderate-income. This can be achieved by meeting at least one of the following criteria:

1. Serving at least 51% of low and moderate income, as evidenced by documentation and data concerning beneficiary family size and household income.
2. The nature and extent of the service provided by the facility is in such a location that it may be concluded that the program's clientele are low and moderate-income persons.

PUBLIC AND ASSISTED HOUSING STRATEGY

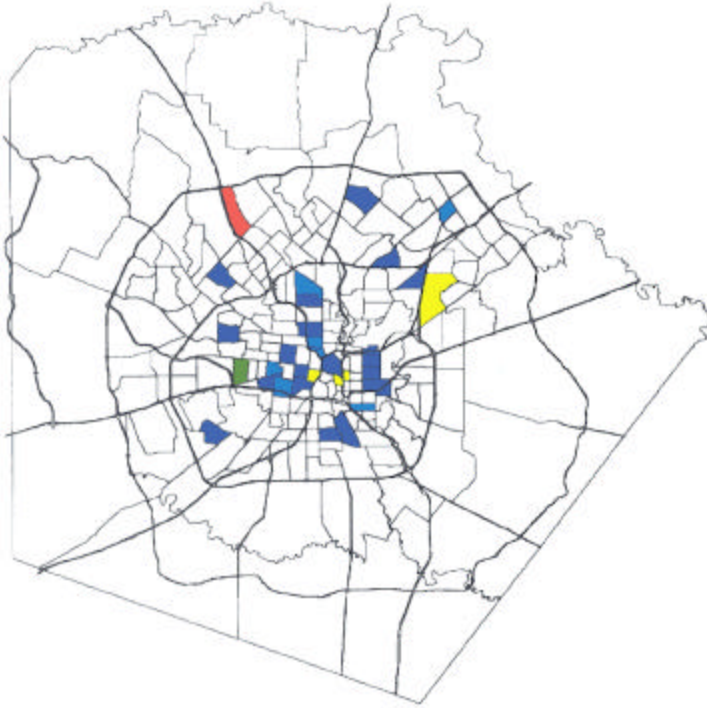
Available assisted housing consists of 6,467 units of conventional public housing, of which 2,127 units (33%) are designated for the elderly. The conventional public housing units operate at a 0% vacancy rate; certificate and voucher programs maintain an occupancy level of 98.5%.

The San Antonio Housing Authority is committed to building and maintaining affordable housing for the residents of the City of San Antonio, creating safe neighborhoods by partnering with individuals and organizations to provide housing, education, and employment opportunities for families of modest means to become self-sufficient and improve their quality of life. Its mission is to promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination.

The San Antonio Housing Authority's primary mission is to craft long term viable solutions which provide affordable housing and empower low-income populations in the most efficient manner possible, while recognizing the scarcity of financial, political and human resources. Four principles that direct every initiative SAHA undertakes guide this task.

1. Structure communities that are self-funding in order to assure long term viability in an environment of declining subsidy budgets.
2. Maximize the independence of low and moderate-income populations; a key element in upward mobility.
3. Be a good neighbor by blending into the existing community thereby increasing support for the agency's mission.
4. Optimizing efficiency ensuring that resources are maximized.

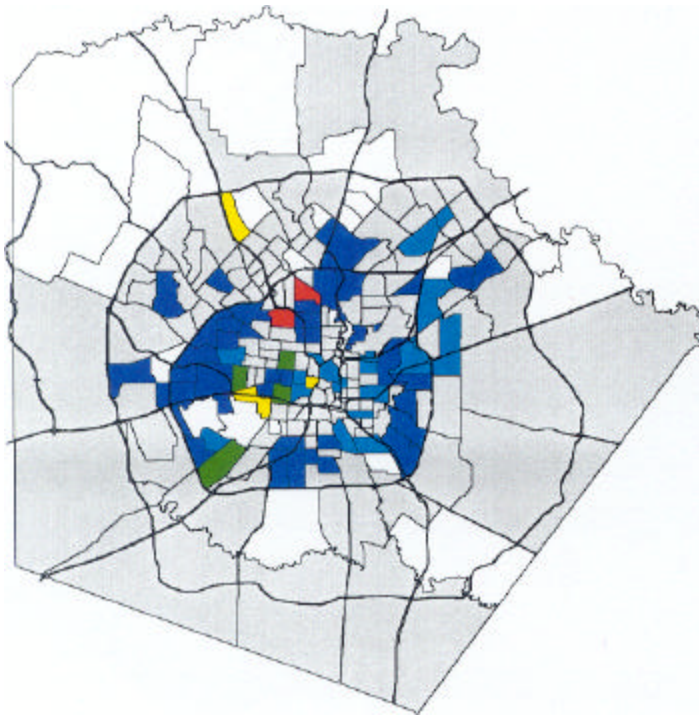
These operating principles manifests themselves in a number of ways such as; independence through choice of housing location and design; access to services and programs which provide job training and educational training leading to increased independence and self-sufficiency; architectural design which reflects the existing design aesthetic; and innovative yet stable financial



1994

San Antonio Housing Assistance

15,776 Total SAHA Occupied Housing
Units Conventional & Section 8



1999

San Antonio Housing Assistance

18,037 Total SAHA Occupied Housing
Units Conventional & Section 8
(As of April 20, 2000)

Source: SAHA; San Antonio Metropolitan Health District Annual 1999

structures such as tax-exempt ground leases, which maximizes long-term economic viability. Most importantly, SAHA constantly examines its approach to a given task to ensure efficient execution of its mission. Its Asset Management Department uses a series of reports measuring efficiency and outcomes and recommends changes to improve results including whether to use staff or contractors.

The City and SAHA have a shared vision, wherein subsidized housing (Low Rent Public Housing, Section 8, HOME, Tax Credit and other affordable housing) is located throughout the city and not just in impoverished neighborhoods. Emphasis is on a strategy of converting or developing public housing and market rate residential projects with a broad range of incomes whereby all lower income residents have opportunities to improve their quality of life, secure a good education and well paying jobs.

In close cooperation with the neighborhoods and reflecting the City's intent to create a higher density mixed income inner city and lower density mixed income suburban areas, SAHA is currently proposing to redevelop two inner city public housing sites and three suburban sites with mixed income medium density rental apartments and mixed income low density rental and homeownership units. In recognition of the unique challenges of this de-concentration strategy, SAHA has also changed the strategy for the delivery of self-sufficiency services, in order to link all clients to services where they live, not just if they live in larger public housing projects. SAHA is creating a new assessment strategy for clients that will result in a service system that targets specific needs through a case management approach.

The key to this approach is to be able to identify impediments to independence for all clients and classify them so that SAHA can recruit the appropriate service provider by type of need and the size or incidence of that need in the client population. In addition, SAHA has designed a "credit card" system to enable clients to purchase services and provide a database for tracking and evaluation. Finally, SAHA has built 4 of an anticipated 10 centers throughout the City to provide space for multiple agencies to operate together, much like an HMO.

Due to their limited financial resources, very low and low-income households are limited in their rental options. Without assistance, these households are often restricted to living in neighborhoods with high concentrations of low-income and minority households. Often the affordable units are sub-standard or in need of major repairs. Activities will support occupancy/ preservation of existing housing stock, and support development of new, affordable rental units through conversion and/or new construction.

LEAD-BASED PAINT

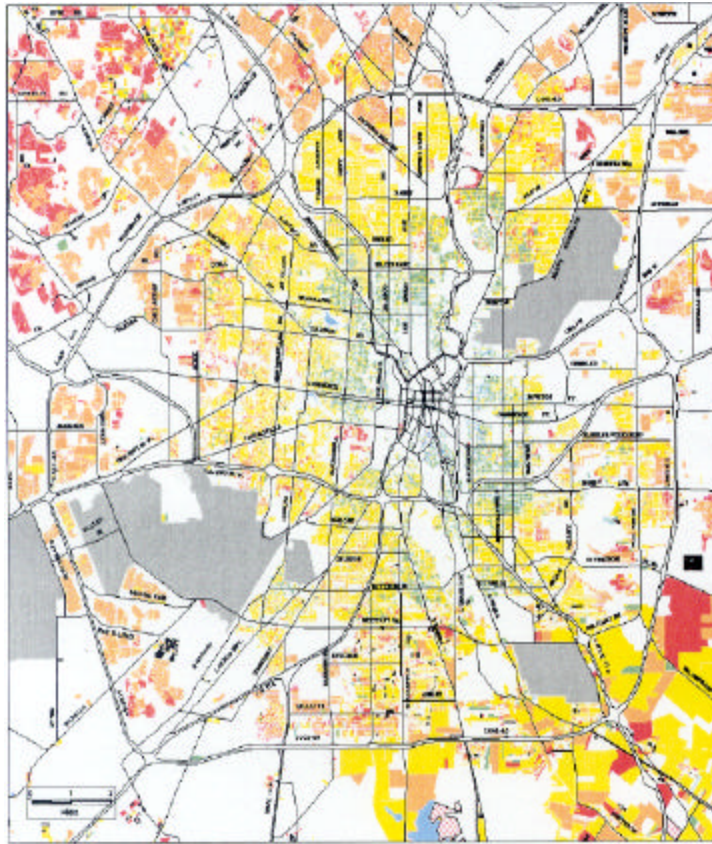
The City of San Antonio is the 8th largest city in the nation, yet it experiences the 2nd highest rate of poverty among the nation's 15 largest cities. According to the Texas Department of Health, the population for the San Antonio Metropolitan Area for 1996 was 1,301,162 people. The estimated 1999 population is 1,192,300 and 254,595 (19.4%) are living below the poverty level. (SAMHD Annual 1999 Report, released July 7, 2000) While the City has grown in population over the last decade, the number of families experiencing poverty has increased.

It is estimated that the majority of lower-income households suffer from under-employment or unemployment. Although persons of all income levels, race, and geographic location may be exposed to lead-based paint, it is probable that households in lower income neighborhood are most likely to be affected as a result of the higher incidence of deferred home opportunities. The majority of low-income families live in homes built prior to 1978.

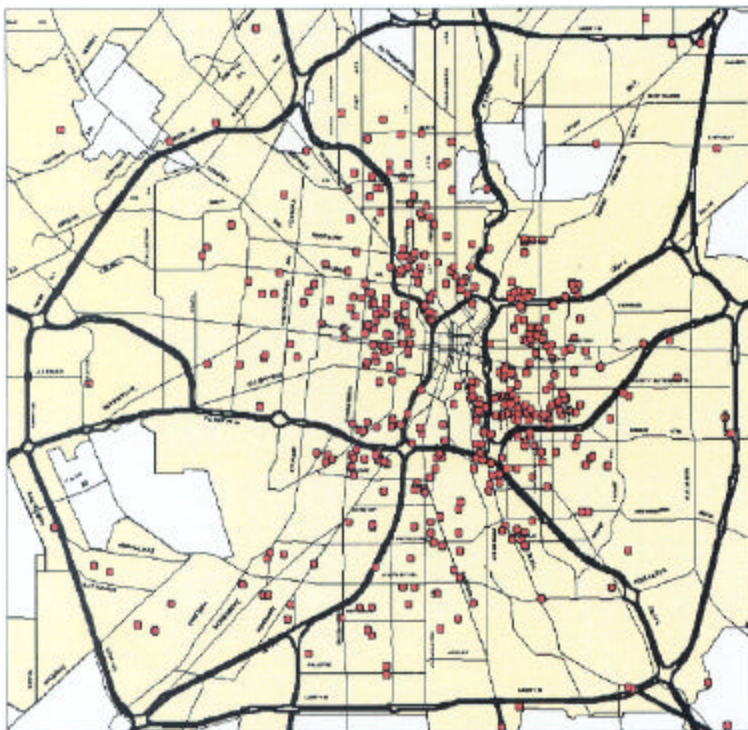
Children under 6 years of age represent 139,981 (11%) of the total population. Over 98,000 (70%) of these children live in poverty and pre-1978 residences. These are the types of conditions that are conducive to lead poisoning. The inner city, defined as the area inside Loop 410 (insert map) has 226,847 housing units. Of these units, 87% are estimated to have been built prior to 1978. In 1998, the San Antonio Metropolitan Health District reported 520 case of lead poisoning.

The proposed target area for lead-based paint hazard control is the area within Loop 410 in San Antonio. Over the Course of three (3) years, The City intends to make 225 housing units lead-

Elevated Lead Cases (Children, Ages 0 to 6) Medicaid Eligible only 1992 - Present



Single Family
Residences by Year Built



592 Total
Cases of children
1992 to 1999
ages 0 to 6,
with serum Lead
level of 20 micro
grams per deciliter
or greater

safe. With the assistance of NAD, SADA, and U.U. Housing, the beneficiary families will be low-income. Priority will be given to serving families with children under six (6) years of age demonstrating elevated levels of lead. Not only will the activities reduce the hazards of lead-based paint, but in conjunction with housing rehabilitation, will also raise the expected values of the properties by approximately 12%.

LEAD HAZARD CONTROL STRATEGY

Lead poses a significant health hazard, particularly for children, whose intellectual development can be permanently impaired following exposure. Exposure may occur through the ingestion of contaminated peeling, flaking, and/or soil, or breathing contaminated dust. The federal government estimates that as many as 10% to 15% of all pre-schoolers nation-wide suffer from lead exposure.

Homes constructed prior to 1940 are most likely, however, all pre-1979 homes are suspect. As a result of deferred maintenance, many older homes exhibit flaking or peeling paint, particularly around windows sill and baseboards, accessible to young children who may ingest contaminated paint is disturbed by scraping and sanding, increasing dust likely to be inhaled by the occupants.

The impending HUD regulations regarding lead-based paint have resulted in a decrease in applications for properties with lead-based paint. Many single family and small multi-family dwelling owners have been alarmed by the costs of lead-based paint containment and have withdrawn their applications due to the unfeasibility of abatement. The City is currently reviewing housing policies and developing a strategy to assist these property owners.

The Lead-Based Paint Hazard Control Grant funds and activities will be used in conjunction with City housing program funds (i.e., CDBG, HOME,

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Housing Trust, and General Fund). Funds from this grant will be used to reduce lead-based paint hazards in the households with elevated blood level children believed to have been poisoned by lead-based paint hazards in their immediate residential environment.

The Lead-Based Paint Hazards Reduction Division will employ lead hazard control methods in compliance with the City's "lead-safe" lead-based paint policy and HUD's final rule, 24 CFR Part 35, "Lead-Based Paint Poisoning Prevention in Certain Residential Structures".

FAIR HOUSING

The spatial gap in homeownership reflects, in part, the persistent gap in home buying opportunities for racial and ethnic minorities. African-Americans and Hispanic households of all income levels are less likely to own a home than White households of the same income group.

The homeownership rate for African-Americans with moderate incomes between 80% and 120% of the area median income is 48.5%, well below the 70.5% rate of their white counterparts. With a rate of only 51.2%, homeownership for moderate income Hispanics also lags behind Whites. This racial gap persists even among households with incomes that are between 20 to 50% higher than area median income. While 78.3% of White households in this income group owned homes, the share for African-Americans is only 62.7% and 64.5% for Hispanics. (U.S. Conference of Mayors Report, "America's Homeownership Gap, 1999)

While the spatial and racial gaps in homeownership reflect many factors, they are the legacy of "decades of discriminatory practices. Worse yet, prejudicial lending and housing market practices still plague some areas of the country." (Harvard Joint Center for Housing Studies, "The State of the Nation's Housing 1997") Although mortgage-lending practices have changed dramatically over the past decade, racial and ethnic minorities still face significant obstacles including urban redlining, mortgage steering and other discriminatory practices. For nearly a decade, mortgage lending information gathered by the Federal Reserve Board in accordance with the requirements of the Home Mortgage Disclosure Act (HMDA) shows that minority households applying for mortgage credit were

much more likely to be rejected than white households with a similar income. Similarly, denial rates were highest in the inner city. In particular, 1996 data on applications for conforming conventional mortgages suggest:

1. Among all households with incomes between 100 and 120% of area median income, 22.8% of African-American and 19.6% of Hispanic applicants were denied mortgage credit, compared to just 10% of White households;
2. 20.3% of African-Americans and 17.5% of Hispanics with incomes earning greater than 120% of the area median income were denied access to mortgage credit while just 8.3% of White households with similar income were denied credit.

Despite the passage of the Fair Housing Act and the Fair Housing Amendment Act of 1988, equal opportunity continues to fall through the proverbial cracks. The most recent comparative look at housing discrimination in San Antonio was a national study commissioned by HUD and conducted by the Urban Institute at Syracuse University in 1989. The study examined rental practices in 25 cities, including San Antonio.

This study revealed that the gross overall incidences of discrimination for African Americans and Hispanics when seeking housing was 56% for African American and 50% for Hispanic renters in response to advertisements in major metropolitan newspapers. A San Antonio Fair Housing Council (SAFHC) rental audit conducted in 1997 documents that this level of discrimination remains steady among Hispanics, but is significantly higher among African Americans.

The SAFHC rental audit illustrates that African Americans who are otherwise qualified can expect to encounter discrimination in 68% of their searches for rental housing. As noted in the audit, such a high level of discrimination severely restricts the housing choices of African Americans and helps to promote and maintain segregation. Persons of Hispanic origin and families with children, who are otherwise qualified, will face discrimination two (2) out of four (4) searches.

Discriminatory practices in housing can be quite subtle and are not likely to be suspected by victims without the benefit of comparison to a non-minority applicant or an applicant with children. Discrimination based on national origin most often is conducted through higher rents and/or deposits, in addition to difference in availability. Discrimination based on race frequently occurs through screening and delaying tactics and discrimination based on familial status frequently takes the form of steering and not being informed of amenities. These practices are prohibited under the fair housing law, even though they do not always amount to an absolute denial of housing.

The City's public policy on fair housing dates back to 1968 with the adoption of language affirming individual rights of a person to enjoy a decent dwelling without regard to race, color, religion or national origin/ancestry. The policy of the City further states that it is the responsibility and within the power of local government to prevent denial or access to a dwelling based on the aforementioned protected characteristics. Several amendments have followed the original passage of the public policy on fair housing. In 1991, in sponsorship of an affordable housing project, the City adopted ordinance number 74753 prohibiting the sponsor from discriminating unlawfully on the basis of race, color, religion, sex, sexual orientation, national origin, age, handicap or familial status. It further states that it will not support any organization or individual that does.

The City's Department of Community Initiatives, Community Action Division is charged with the responsibility of providing fair housing services within the jurisdiction of the City of San Antonio as well as the County of Bexar. The primary function of the City's Fair Housing Administration program is to provide education and outreach services to private and public organizations. Fair Housing Administration staff is trained to handle, process and mediate fair housing complaints; however, the program lacks enforcement powers. Staff handles complaints as authorized in the City's Municipal Codes. Complaints that are not successfully mediated may be referred to the local HUD office or the Texas Commission on Human Rights office.

The City's Fair Housing Plan identifies educational areas that are needed and beneficial to special groups and the community as a whole. The City's fair housing educational activities which are designed

for the general public and for targeted groups within the community include: one-to-one counseling; formal training programs; conferences; fairs; and written material.

Actions to Affirmatively Furthering Fair Housing

The Fair Housing Administration continues to take action to remove identified barriers to housing discrimination as outlined in the City of San Antonio's Fair Housing Assessment document.

The Fair Housing Program in conjunction with the City Attorney's Office are reviewing a draft ordinance in order for the program to achieve a substantially equivalent status with the U.S. Department of Housing and Urban Development. A target date of March 2000 has been set for City Manager's review.

In conjunction with the San Antonio Independent Living Services (SAILS), a training seminar was held on the updated HUD guidelines for accessibility requirements of multifamily units. The Fair Housing Program participates in monthly committee meetings with area disability advocates such as SAILS, Making Housing Accessible, Fair Housing Council of Greater San Antonio, and the City's Disability Office, thus facilitating community input and opportunities for partnering and collaborations. This along with numerous educational seminars City-wide regarding Fair Housing issues through the year, and the annual proclamation ceremony designating April as Fair Housing Month, continues this program's outreach and education to both residents and housing providers, be it landlords or housing developers.

In an effort to increase Fair Housing Opportunities, the program, in coordination with the City's Building Inspections Department, has implemented a pilot project of reviewing plans for the new construction of multi-family complexes. Project plans, such as any construction of multi-family units funded through the HOME Partnership Investment Entitlement Program (HOME), are reviewed for accessibility requirements according to the Fair Housing Act. This project was the recipient of HUD's Best Practices Award and recognizes the continued efforts to better lives of people in our community by providing decent, safe, sanitary, and affordable housing and a suitable living environment.

BARRIERS TO AFFORDABLE HOUSING

Over the past several years, the nation has witnessed a homeownership boom of substantial proportions. Favorable mortgage rates and rising incomes have enabled millions of Americans to become homeowners. Reversing the downward spiral of the 1980s, the homeownership boom of the 1990s pushed the national homeownership rate last year to an all time record high of 65.7%. Therefore, the City continues to review its development standards and related policies to identify and mitigate potential barriers to the production and/or maintenance of affordable housing. The following conditions provide obstacles:

- Availability of lots for affordable housing development
- Increasing costs of rehabilitation due to several factors, including lead based paint regulations
- Development code focused on new housing construction, instead of the special needs of rehabilitation projects
- NIMBY attitudes in neighborhoods that are not predominately low-income
- Discrimination

Availability of Lots

New state legislation provides that for tax delinquent properties, the taxes can be removed from the property and remain attached to the previous delinquent owner. Therefore, it may be more feasible for non-profit and private developers to obtain properties. The City is pursuing special funds available from the Texas Natural Resource Conservation Commission (TNRCC) and other sources to address environmental clean up in Brownfields. The City also has implemented a surplus property program, whereby city owned lots are conveyed to affordable housing developers at a reduced rate.

Rehabilitation Costs

The City will launch its lead hazard abatement program that will provide assistance for rehabilitation in homes where there are children with elevated blood levels. In addition, we seek new and innovative ways to leverage private funds for rehabilitation.

Development Code

The City is currently in the process of revising the Unified Development Code, which guides construction and development in the city. We anticipate that the new code will include provisions to make rehabilitation of housing units easier so that they can be affordable for low and moderate-income residents. Along with the code revision, the city's two zoning ordinances will be combined into one ordinance. This will also simplify the development process. The city has implemented a One Stop Development Services counter, to make it easier for all developers to navigate the process. This is particularly important for affordable housing developers who may have less experience and resources available to deal with the development process. As a result of the Community Revitalization Action Group's recommendations, the City has hired two Neighborhood Development Managers to assist in identifying and implementing revitalization and mixed income housing projects in San Antonio's inner city area.

NIMBY Attitudes

Public education and the development of a successful model mixed-income development are methods the city will employ in an attempt to combat negative attitudes and stereotypes about housing for low-income families.

Discrimination

Despite a dramatic surge in the nation's homeownership rates, discriminatory lending practices continue to be documented in inner cities today. The long and infamous history of housing and lending discrimination has scarred the lives of millions of families seeking to realize the dreams and aspirations of all Americans. Unfortunately, such practices remain in effect, in the form of urban redlining, mortgage steering, and other discriminatory actions. Not all families would choose to purchase a home in the city, but mortgage lending discrimination forces many urban homebuyers to move to the suburbs to pursue the dream of homeownership.

According to a recent rental audit conducted by the San Antonio Fair Housing Council, African-Americans and Hispanics experience discrimination a majority of the time when inquiring about rental units. The study showed that when applying for an available housing unit, Hispanics could expect to encounter discrimination 52% of the time; while African-Americans can expect it 68% of the time. In addition, families with children often encounter difficulties in applying for rental units. The City will use all resources available to combat this problem and enforce fair housing laws.

Attitudinal

The complex home-buying process discourages consumers. The home loan process is often too difficult to understand. Specialized language and complex formulas used to calculate whether or not a person qualifies for a mortgage are daunting and prevent many people, particularly low-income, from seriously considering home ownership. In addition, the qualification standards for a home loan are viewed as impossible to meet. While this may be an attitudinal barrier, and does not affect the cost of housing, does it has a negative affect on homeownership.

Real estate agents and lenders can be trained about the mental barriers affecting low-income homebuyers and low-income people can be informed about the lending process through homebuyer education programs.

Expanding homeownership opportunities is the best urban policy available. Homeownership not only enhances the well being of individual families, it helps build a tax base of urban areas and enhance the social stability of communities.

Understandably, private mortgage industry is reluctant to accept the risk associated with low downpayment loans. Given the importance of homeownership in the nation, the private mortgage industry has a special obligation to work with the Federal Housing Administration (FHA) and other public agencies to ensure that all households willing and able to purchase a home have access to

mortgage credit. The denial of mortgage credit does more than limit the home buying aspirations of families; it limits efforts to revitalize urban areas. The City of San Antonio is committed to all efforts that will ensure the legacy of discriminatory practices is not allowed to persist.

Accomplishments
Five-year Consolidated Plan
1994 - 1999

LOW AND MODERATE -INCOME HOMEOWNERS

1. Rehabilitation owner-occupied residences to meet San Antonio's Housing and Building Codes

	<u>Goal</u>	<u>Accomplishment</u>
	500	785
Substantial Rehabilitation		496
Moderate Rehabilitation		289

2. Assist owner-occupants to remain in their homes by alleviating severe deterioration and detrimental conditions:

	<u>Goal</u>	<u>Accomplishment</u>
	100	111
Reconstruction		62
Emergency Repair		17
Indian Creek Housing		32

3. Assist households to become responsible first-Time Homeowners:

	<u>Goal</u>	<u>Accomplishment</u>
	1000	1,675
Acquisition Only		865

New Construction

810

LOW AND MODERATE INCOME RENTERS

1. Increase the number of very low- and low-income households living in decent, affordable rental housing:

	<u>Goal</u>	<u>Accomplishment</u>
Rehabilitation	1,500 units	1,587
New Construction/Conversion	500 units	41

LOW AND MODERATE INCOME ELDERLY AND PHYSICALLY DISABLED

1. Assist 50 elderly/disabled homeowners to remain in their homes through appropriate rehabilitation providing a barrier free environment:

* This activity is included in the Owner-Occupied Housing Rehabilitation accomplishments.

2. Provide an additional 300 affordable barrier-free rental units for elderly and/or disabled persons, suitable for independent living.

* This activity is included in the Owner-Occupied Housing Rehabilitation accomplishments.

HOMELESS AND HOMELESS/"AT RISK"

Expand the capacity and services for longer term shelter needs; increase transitional housing opportunities; and prevent homelessness through timely intervention.

1. Increase the number of available shelter space

<u>Goal</u>	<u>Accomplishment</u>
150	27

2. Increase availability of transitional housing facilities

<u>Goal</u>	<u>Accomplishment</u>
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25

732

3. Provide intervention assistance to households to prevent their becoming homeless

Goal
3,000

Accomplishment
52,723

SPECIAL POPULATIONS AND PERSONS WITH HIV/AIDS

1. Increase supportive housing facilities

Goal
100

Accomplishment
63

APPENDIX

GENERAL DEFINITIONS USED WITH THE CONSOLIDATED PLAN

AFFORDABLE HOUSING: Affordable housing is generally defined as housing where the occupant is paying no more than 30 percent of gross income for gross housing costs, including utility costs.

AIDS AND RELATED DISEASES: The disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome.

ASSISTED HOUSEHOLD OR PERSON: For the purpose of specifying one-year goals for assisting households or persons, a household or person is assisted if, during the coming Federal fiscal year, they will benefit through one or more programs included in the jurisdiction's investment plan. A renter is benefited if the person takes occupancy of affordable housing that is newly acquired, newly rehabilitated, or newly constructed, and/or receives rental assistance. An existing homeowner is benefited during the year if the home's rehabilitation is completed. A first-time homebuyer is benefited if a home is purchased during the year. A homeless person is benefited during the year if the person becomes an occupant of transitional or permanent housing. A non-homeless person with special needs is considered as being benefited, however, only if the provision of supportive services is linked to the acquisition, rehabilitation, or new construction of a housing unit and/or the provision of rental assistance during the year. Households or persons who will benefit from more than one program activity must be

counted only once. To be included in the goals, the housing unit must, at a minimum, satisfy the HUD Section 8 Housing Quality Standards (see CFR section 882.109).

COMMITTED: Generally means there has been a legally binding commitment (contract) of funds to a specific project to undertake specific activities.

CONSISTENT WITH THE CONSOLIDATED PLAN: A determination made by the jurisdiction that a program application meets the following criterion:

- ❖ The Annual Plan for that fiscal year's funding indicates the jurisdiction planned to apply for the program or was willing to support an application by another entity for the program;
- ❖ The location of activities is consistent with the geographic areas specified in the plan; and
- ❖ The activities benefit a category of residents for which the jurisdiction's five-year strategy shows a priority.

COST BURDEN > 30%: The extent to which gross housing costs, including utility costs, exceed 30 percent of gross income, based on data published by the U. S. Census Bureau.

COST BURDEN > 50% (SEVERE COST BURDEN): The extent to which gross housing costs, including utility costs, exceed 50 percent of gross income, based on data published by the U. S. Census Bureau.

DISABLED HOUSEHOLD: A household composed of one or more persons at least one of whom is an adult (a person of at least 18 years of age) who has a disability. A person shall be considered to have a disability if the person is determined to have a physical, mental or emotions impairment that:

- ❖ Is expected to be of long-continued and definite duration;
- ❖ Substantially impedes his or her ability to live independently; and
- ❖ Is of such a nature that the ability could be improved by more suitable housing conditions.

A person shall also be considered to have a disability if he or she has a developmental disability as defined in the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001-6006). The term also includes the surviving member or members of any household described in the first sentence of this paragraph who were living in an assisted unit with the deceased of the household at the time of his or her death.

ECONOMIC INDEPENDENCE AND SELF-SUFFICIENCY PROGRAMS: Programs undertaken by Public Housing Agencies (PHA's) to promote economic independence and self-

sufficiency for participating families. Such programs may include Project Self-sufficiency and Operation Bootstrap programs that originated under earlier Section 8 rental certificate and rental voucher initiatives, as well as the Family Self-sufficiency program. In addition, PHA's may operate locally developed programs or conduct a variety of special projects designed to promote economic independence and self-sufficiency.

ELDERLY HOUSEHOLD: For HUD rental programs, a one or two person household in which the head of the household or spouse is at least 62 years of age.

ELDERLY PERSON: A person who is at least 62 years of age.

EMERGENCY SHELTER: Any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless in general, or for specific populations of the homeless.

EXISTING HOMEOWNER: An owner-occupant of residential property who holds legal title to the property and who uses the property as his/her principal residence.

EXTREMELY LOW INCOME: A household whose gross annual income is 30% or below the median income, adjusted for household size in accordance with HUD Section 8 Income Guidelines.

FAMILY: See definition in 24 CFR 812.2 (The National Affordable Housing Act definition required to be used in the Consolidated Plan differs from the Census definition). The Bureau of Census defines a family as a householder (head of household) and one or more other persons living in the same household who are related by birth, marriage or adoption.

FAMILY SELF-SUFFICIENCY (FSS) PROGRAM: A program enacted by Section 554 of the National Affordable Housing Act which directs Public Housing Agencies (PHA's) and Indian Housing Authorities (PHA's) to use Section 8 assistance under the rental certificate and rental voucher programs, together with public and private resources to provide supportive services, to enable participating families to achieve economic independence and self-sufficiency.

FEDERAL PREFERENCE FOR ADMISSION: The preference given to otherwise eligible applicants under HUD's rental assistance programs who, at the time they seek housing assistance, are involuntarily displaced, living in substandard housing, or paying more than 50 percent of family income for rent.

FIRST-TIME HOMEBUYER: An individual or family who has not owned a home during the three-year period preceding the HUD-assisted purchase of a home that must be used as the principal residence of the homebuyer, except that any individual who is a displaced homemaker (as defined in 24 CFR 92) or a single parent (as defined in 24 CFR 92) may not be excluded from consideration as a first-time homebuyer on the basis that the individual, while a homemaker or married, owned a home with his or her spouse or resided in a home owned by the spouse.

FmHA: The Farmers Home Administration, or programs it administers.

FOR RENT: Year round housing units, which are vacant and offered/available for rent.

FOR SALE: Year round housing units, which are vacant and offered/available for sale only.

FRAIL ELDERLY: An elderly person who is unable to perform at least 3 activities of daily living (i.e., dressing bathing, grooming, and household management activities).

GROUP QUARTERS: Facilities providing living quarters that are not classified as housing units. Example includes: prisons, nursing homes, dormitories, military barracks, and shelters.

HOME: The home Investment Partnerships Program, which is authorized by Title II of the National Affordable Housing Act.

HOMELESS FAMILY WITH CHILDREN: Family that includes at least one parent or guardian and one child under the age of 18, a homeless pregnant woman, or a homeless person in the process of securing legal custody of a person under the age of 18.

HOMELESS PERSON: An unaccompanied youth (17 years or younger) or an adult (18 years or older), or an adult without children who is homeless (not imprisoned or otherwise detained pursuant to an Act of Congress or State or local law).

HOPE 1: The HOPE for Public and Indian Housing Homeownership Program, which is authorized by Title IV, Subtitle A of the National Affordable Housing Act.

HOPE 2: The HOPE for Homeownership of Multi-family Units Program, which is authorized by Title IV, Subtitle B of the National Affordable Housing Act.

HOPE 3: The HOPE for Homeownership of Single-Family Homes Program, which is authorized by Title, Subtitle C of the National Affordable Housing Act.

HOUSEHOLD: One or more persons occupying a housing unit.

HOUSING PROBLEMS: Household with housing problems include those that:

- 1) Occupy units meeting the definition of Physical Defects;
- 2) Meet the definition of overcrowded; and
- 3) Meet the definition of cost burden greater than 30%

HOUSING UNIT: An occupied or vacant house, apartment, or a single room (SRO housing) that is intended as separate living quarters.

HUD: The United States Department of Housing and Urban Development.

INSTITUTIONS/INSTITUTIONAL: Group quarters for persons under care or custody.

LARGE FAMILY: A household of 5 or more persons, which includes at least one person related to the householder by blood, marriage or adoption.

LIHTC: (Federal) Low Income Housing Task Credit.

LOW-INCOME FAMILIES: Households whose income is between 31 and 50 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families.

MIDDLE-INCOME FAMILY: Household whose incomes are between 81 percent and 95 percent of the median income for the area, as determined by HUD, with adjustments for smaller or larger families.

MODERATE-INCOME FAMILY: Household whose income does not exceed 80% of the median income for the area, as determined by HUD with adjustments for smaller and larger families.

NON-ELDERLY HOUSEHOLD: A household which does not meet the definition of “Elderly Household,” as defined above.

NON-HOMELESS PERSONS WITH SPECIAL NEEDS: Includes frail elderly persons, persons with AIDS, disabled families, and families participating in organized programs to achieve economic self-sufficiency.

NON-INSTITUTIONAL: Group quarters for persons not under care or custody.

OCCUPIED HOUSING UNIT: A housing unit that is the usual, legal place of residence of the occupant(s).

OTHER HOUSEHOLD: A household of one or more persons that does not meet the definition of a Small Related household, Large Related household or Elderly Household.

OTHER INCOME: Households whose incomes exceed 95% percent of the median income for the area, as determined by the Secretary, with adjustments for smaller and larger families.

OTHER VACANT: Vacant year round housing units that are not For Rent or For Sale. This category would include Awaiting Occupancy or Held.

OVERCROWDED: A housing unit containing more than one person per room.

OWNER: A household that owns the housing unit it occupies.

PHYSICAL DEFECTS: A housing unit lacking complete kitchen or bathroom.

POVERTY LEVEL FAMILY: Family with an income below the poverty line, as defined by the Office of Management and Budget (OMB) and revised annually.

PRIMARY HOUSING ACTIVITY: A means of providing or producing affordable housing —such as rental assistance, production, rehabilitation or acquisition — that will be allocated significant resources and/or pursued intensively for addressing a particular housing need.

PRIMARY STRUCTURAL COMPONENT: Major systems comprising a building including, but not limited to foundations, flooring, roof, walls, electrical and plumbing systems.

PROJECT-BASED (RENTAL) ASSISTANCE: Rental Assistance provided for a project, not for a specific tenant. Tenants receiving project-based assistance give up the right to that assistance upon moving from the project.

PUBLIC HOUSING CIAP: Public Housing Comprehensive Improvement Assistance Projects.

PUBLIC HOUSING MROP: Public Housing Major Reconstruction of Obsolete Projects.

RENT BURDEN > 30% (COST BURDEN): The extent to which gross rents, including utility costs, exceed 30 percent of gross income.

RENT BURDEN > 50% (SEVERE COST BURDEN): The extent to which gross rents, including utility costs, exceed 50 percent of gross income.

RENTAL ASSISTANCE: Rental assistance payments provided as either project-based rental assistance or tenant-based rental assistance.

RENTER: A household that rents the housing unit it occupies, including both units rented for cash and units occupied without cash payment of rent.

RENTER OCCUPIED UNIT: Any occupied housing unit that is not owner occupied, including units rented for cash and those occupied without payment of cash rent.

SECONDARY HOUSING ACTIVITY: A means of providing or producing affordable housing—such as rental assistance, production, rehabilitation or acquisition—that will receive fewer resources and less emphasis than primary housing activities for addressing a particular housing need.

SECTION 215: Section 215 of Title II of the National Affordable Housing Act. Section 215 defines “affordable: housing projects under the HOME program.

SERVICE NEEDS: The particular services identified for special needs populations, which typically may include transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services to prevent premature institutionalization and assist individuals to continue living independently.

SEVERE COST BURDEN: See Cost Burden > 50% >

SEVERE MENTAL ILLNESS: A serious and persistent mental or emotional impairment that significantly limits a person's ability to live independently.

SHELTERED: Families and persons whose primary night time resident is a supervised publicly or privately operated shelter, including emergency shelters, transitional housing for the homeless, domestic violence shelters, residential shelters for runaway and homeless youth, and any hotel/motel/apartment voucher arrangement paid because the person is homeless. This term does not include persons living doubled up or in overcrowded or substandard conventional housing. Any facility offering permanent housing is not a shelter, nor are its residents homeless.

SMALL RELATED: A household of 2 to 4 persons, which includes at least one person related to the householder by birth, marriage, or adoption.

STANDARD CONDITION: Improvements/structures which are determined to be in compliance with the City of San Antonio Building Code.

SUBSTANDARD CONDITION: Improvements/structures which are determined to be in non-compliance with the San Antonio Building Code.

SUBSTANDARD SUITABLE FOR REHABILITATION (REHABILITABLE): A building/improvement which is structurally sound, and for which the cost to address the identified City of San Antonio Building Code deficiencies will not cause the total property indebtedness to exceed 90 percent of the after-rehabilitation property value.

SUBSTANDARD NON-REHABILITABLE:

1) **STRUCTURALLY INFEASIBLE FOR REHABILITATION:** A building/improvement in which the majority of the primary structural components have deteriorated to the extent that the physical integrity is seriously compromised. The structure can only be brought into code compliance through new construction activities.

2) **ECONOMICALLY INFEASIBLE FOR REHABILITATION:** A building/improvement for which the cost required to address the identified City of San Antonio Building Code deficiencies will cause the total property indebtedness to exceed the after-rehabilitation property value.

SUBSTANDARD CONDITION AND NOT SUITABLE FOR REHAB: By local definition, dwelling units that are in such poor condition as to be neither structurally nor financially feasible for rehabilitation.

SUBSTANDARD CONDITIONS BUT SUITABLE FOR REHAB.: By local definition, dwelling units that do not meet standard conditions but are both financially and structurally feasible for rehabilitation. This does not include units that require only cosmetic work, correction of minor livability problems or maintenance work.

SUBSTANTIAL AMENDMENT: A major change in an approved comprehensive plan strategy. It involves a change to the five-year strategy, which may be occasioned by a decision to undertake activities or programs inconsistent with that strategy.

SUSTANTIAL REHABILITATION: Rehabilitation of residential property at an average cost for the project in excess of \$25,000 per dwelling unit.

SUPPORTIVE HOUSING: Housing, including Housing Units and Group Quarters, that have a supportive environment and includes a planned service component.

SUPPORTIVE SERVICE NEED IN FSS PLAN: The plan that PHA's administering a Family Self-sufficiency program are required to develop to identify the services they will provide to participating families and the source of funding for those services. The supportive services may include child care; transportation; remedial education; education for completion of secondary or post secondary schooling; job training, preparation and counseling; substance abuse treatment and counseling; training in homemaking and parenting skills; money management, and household management; counseling in homeownership job development and placement; followUp assistance after job placement; and other appropriate services.

SUPPORTIVE SERVICES: Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, child care, transportation, and job training.

TENANT-BASED (RENTAL) ASSISTANCE: A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project.

TOTAL VACANT HOUSING UNITS: Unoccupied year round housing units.

TRANSITIONAL HOUSING: A project that is designed to provide housing and appropriate supportive services to homeless persons to facilitate movement to independent living within 24 months, or a longer period approved by HUD.

UNSHELTERED: Families and individuals whose primary night time residence is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings (e.g., streets, parks, alleys).

VACANT AWAITING OCCUPANCY OR HELD: Vacant year round housing units that have been rented or sold and are currently awaiting occupancy, and vacant year round housing units that are held by owners or renters for occasional use.

VACANT HOUSING UNIT: Unoccupied year-round housing units that are available or intended for occupancy at any time during the year.

YEAR ROUND HOUSING UNITS: Occupied and vacant housing units intended for year round use. Housing units for seasonal or migratory use are excluded.

SPECIAL NEEDS/NON-HOMELESS

Sub-Populations

	<u>Priority Need</u>	<u>Estimated \$</u>
Elderly	High	\$1,583,710
Frail Elderly	Med	\$ 300,000
Severe Mental Illness	Low	\$ 50,000
Developmentally Disabled	Low	\$ 150,000
Physically Disabled	Med	\$ 500,000
Persons with Alcohol/Other Drug Addiction	Med	\$ 500,000
Persons with HIV/AIDS	High	\$6,520,000
	TOTAL	\$9,603,710

